



CITY OF DETROIT

DRAFT FY 2020-2024 CONSOLIDATED PLAN

For 30-day Public Comment

City of Detroit
Housing and Revitalization Department
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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

As an “entitlement” jurisdiction, the City of Detroit receives block grant funds from the U.S. Department of Housing and Urban Development (HUD) and as such is required to submit a Consolidated Plan (Con Plan) every five years under Federal Regulations at 24CFR Part 91. The Con Plan is implemented through the preparation of an Annual Action Plan each of the five years which describes the use of annual formula grants received from HUD for activities delineated in the Con Plan. The process to develop the Con Plan is a collaborative one. The Con Plan process provides a comprehensive housing and community development vision that includes affordable housing, non-housing community development (public facilities, public improvements, infrastructure, public services, and economic development) fair housing, protection of the environment, and an avenue for extensive citizen engagement and feedback.

According to HUD guidance the overall goal of the community planning and development programs is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons. This is achieved by strengthening partnerships among all levels of government and the private sector, including for-profit and non-profit entities. The City’s FY 2020-2024 Consolidated Plan is used to assess its housing and community development needs; analyze its housing market; establish housing and community development priorities, goals and strategies to address the identified needs; identify the resources to address them; and to stipulate how funds will be allocated to housing and community development activities. Available resources from the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with HIV/AIDS (HOPWA) programs, as well as Program Income received and carry over funds, will be leveraged with private sector and other public sector funds to implement the strategies. The Plan is also designed to improve program accountability and support results-oriented management. The Plan covers the period from July 1, 2020 through June 30, 2025, and upon completion, will be submitted to HUD for review and approval.

The City’s FY 2020-2021 (first year) Annual Action Plan includes the strategies, goals, and objectives established in the FY 2020-2024 Consolidated Plan and is the annual funding application for the CDBG, HOME, ESG, and HOPWA programs. The City of Detroit is a participant in the Wayne County Continuum of Care. In addition to the Con Plan, HUD requires that cities and states receiving federal block grants take actions to “affirmatively further fair housing choice.” Based on an estimate of the funding received for FY 2020-2021, the allocation of available funding for the five-year Con Plan is estimated as follows:

- Community Development Block Grant (CDBG) - \$176,427,275
- HOME Investment Partnership (HOME) - \$36,346,465
- Emergency Solutions Grant (ESG) - \$15,164,350
- Housing Opportunities for Persons with HIV/AIDS (HOPWA) - \$14,515,675

The City received Neighborhood Stabilization Program (NSP) stimulus grants (NSP1, and NSP3). The NSP funds have been expended but the City has the following amounts of program income on hand as of August 1, 2020:

- NSP1 - \$ 423,344
- NSP3 - \$ 134,619

The City of Detroit applied for and received a Neighborhood Revitalization Strategy Area (NRSA) designation from HUD as an amendment to the 2012-2015 Consolidated Plan. The City intends to reapply to HUD for an extension of the NRSA designation and submit it along with the FY 2020-2024 Con Plan. Per HUD Notice CPD-16-16, page 4, The City may “submit a request to renew an existing NRSA, with updated required contents and a written statement that the strategy can still be effective if approved; or submit a request for approval of an amended strategy with a new term.” Based on the most recent American Community Survey data, there have been some adjustments to the NRSA boundaries. As a result, the City will submit an amended strategy including eligible activities that are new and others that are incomplete from the previous NRSA designation with a new term.

The City of Detroit also established three Slum/Blight areas. These areas will take advantage of activities that aid in the prevention or elimination of slums or blight.

The Detroit Housing Commission (DHC) is Detroit's Public Housing Agency (PHA).

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview:

The City of Detroit has developed its strategic plan based on an analysis of the demographic, housing, and economic development data presented in this plan and the community participation and stakeholder consultation process. Below are the objectives and outcomes that the City has identified under the FY 2020-2024 Consolidated Plan. Actual activities and outcomes may vary each Annual Action Plan year and will be based on those established during the Consolidated Plan process and the amount of the City's annual allocation. Federal law requires that housing and community development grant funds primarily benefit low- and moderate-income persons (LMI), whose household incomes are at or below 80% of the AMI as determined and adjusted annually.

There are three main objectives of the Consolidated Plan and use of federal funds:

1. **Decent and Affordable Housing** - Activities designed to cover the wide range of housing eligible under CDBG and HOME programs.
2. **Suitable Living Environment** - Activities designed to benefit communities, families, or individuals by addressing issues in their environment.
3. **Expanded Economic Opportunities** - This objective applies to economic development, commercial revitalization, or job creation/retention activities.

For each objective, the following outcomes and examples of outcome indicators are provided:

- **Availability and Accessibility** - Performance Indicator: No. of Projects that Ensure Access to a Suitable Living Environment/ No. of Persons Provided with New Access to Improvements
- **Affordability** for the Purpose of Providing Decent Housing - Performance Indicator: Households Assisted, Houses Repaired.
- **Sustainability** for the Purpose of Creating Economic Opportunities -Performance Indicator: No. of Businesses Assisted., No. of Jobs created or retained

Through the public input and data analysis, the City has identified six priority needs and related goals to address those needs. The priority needs include: 1) Increased Affordable Housing Options; 2) Expanded Economic Development Opportunities; 3) Improved Public Infrastructure and Neighborhood Services; 4) Increased community and public facilities; 5) Expanded Public Services; and 6) Improved Efforts to Prevent Homelessness. To meet these needs, the goals for the next five years are as follows:

1. Preserve existing housing stock and create new housing
2. Provide employment training, startup business assistance, and job creation and retention
3. Improve neighborhood conditions through water/sewer improvements, streets and sidewalk improvements, and demolition of substandard structures
4. Expanded public and community facilities especially for youth and children
5. Increased public services especially mental health, transportation, fair housing, homeless services, and those for youth
6. Reduce homelessness through support services, emergency shelters, permanent supportive housing, and housing for persons with HIV/AIDS

3. Evaluation of past performance

As a recipient of CDBG, HOME, ESG, and HOPWA program funds, the City is required to submit a Consolidated Annual Performance and Evaluation Performance Report (CAPER) at the end of each program year. The CAPER summarizes the program year accomplishments and the progress towards the Consolidated Plan goals. As noted in the 2018-2019 CAPER, based on the priorities established, the City continues to place emphasis on decent, safe, and affordable housing; elimination of homelessness; public services; fair housing activities; improvement of neighborhood conditions; and economic development.

The City extended its affordability period with HOME developers to preserve City-assisted affordable housing projects and allow existing residents to remain in the City while attracting new residents by negotiating partial loan payoffs and modifications. The City continued to implement its major housing rehabilitation programs throughout the city using a loan program and grants to stabilize neighborhoods. Since federal funding cannot sustain the great need for city residents, the city has added its general funding to support the single-family rehabilitation housing program primarily for seniors and the disabled. Throughout the year, several new initiatives such as the auction of publicly owned houses, sale of vacant lots, aggressive code enforcement and an expansive demolition effort helped stabilize neighborhoods.

In the past year, the City of Detroit's performance was evaluated, by staff, who noted the following accomplishments and challenges:

- In 2018, activities implemented with CDBG, HOME, ESG and HOPWA funds benefited a total of 93,272 individuals.
- The City of Detroit stayed within the statutory CDBG expenditure limitations for planning and administration at 19.16 percent and public services at 14.93 percent.
- Over 70 percent (75.40%) of the City of Detroit's CDBG funds were expended on activities that benefited low and moderate-income residents (Primary Objective).
- Financed the rehabilitation of 649 housing units over the last year including 170 rental housing and 479 owner-occupied single-family houses which was 280 percent of goal.
- Continued to address lead poisoning issues in housing rehabilitation.
- To reduce the number of homeless citizens, the City assisted 266 households with public services and financial assistance to homeowners.
- There were 37 buildings demolished which was 49 percent of goal.
- As part of its economic development efforts, the City provided technical assistance, direct financial assistance, rehabilitation assistance, and infrastructure improvements to businesses and non-profits in Detroit.
- In partnership with the Detroit Economic Development Growth Corporation (DEGC), the City assisted new or expanding Detroit neighborhood businesses, leveraging over \$27 million in total new neighborhood business investments including nearly \$1 million in our Neighborhood Revitalization Stabilization Areas (NRSA). In all, 916 entrepreneurs have received some form of assistance of which 79 percent are minority owned, 69 percent are women-owned businesses.
- Last year, 263 small businesses were assisted with CDBG funds which exceeded the City's goal (584 percent)
- Under the Grow Detroit's Young Talent (GDYT), Detroit Employment Solutions Corporation (DESC) leveraged over \$3 million and provided over 1,500 youth job placement and training services. The City has invested \$4.5 million on the Summer Youth Jobs training program in partnership with private businesses and nonprofit organizations.
- The City received CDBG Disaster Recovery funding to help with infrastructure improvements because of a declared disaster resulting in 13,510 persons served.
- Under CDBG, 5,635 persons received public services which was 28.5 percent of the goal.
- The Emergency Solutions Grant (ESG) provided 4,740 homeless families and individuals with shelter and meals.
- ESG provided a wide variety of services to the homeless, including, housing placement, clothing and food distribution, health care, case management, legal assistance, recreation, counseling, social service advocacy, education and job training and placement and homeless prevention.
- HOPWA funds were used to provide 250 households with rental assistance or long-term housing, which exceeded the City's goal (122.6 percent).
- HOPWA provided 38 households with housing subsidies
- HOPWA provided a wide range of services such as, housing placement, short-term emergency assistance, transportation, case management, life skills classes, health advocacy, clothing, and light housekeeping to 500 individuals.

- Earlier this year, programs were forced to temporarily discontinue due to the Coronavirus pandemic. The City of Detroit received over 30 million in Coronavirus Aid, Relief and Economic Securities (CARES) Act funds. Due to this pandemic the City did not meet the CDBG timeliness expenditure that 60 days prior to the end of the program year, the City has more than 1.5 times the amount of its annual allocation on hand as of May 1, 2020.

4. Summary of citizen participation process and consultation process

During the development of the HUD Consolidated Plan and/or the Annual Action Plan at least two public hearings must be held. One hearing is held at the beginning of the Consolidated Plan process and one is held later in the process. The COVID-19 pandemic impacted the public meetings and focus groups, but the City adapted and amended its citizen participation plan to include virtual meetings and had started the process prior to the pandemic. A total of 6 workshops, 5 public hearings which four were virtual and 1 in-person meeting, as well as a community survey for residents, businesses, and property owners and another for agencies.

Two online surveys were created, a community survey for residents, businesses, and property owners and another for agencies. 157 persons answered the community survey and 48 persons/organizations responded to the agency survey. See PR-15. The surveys were sent out via email, online flyers, and posted on the City's website. The draft FY 2020-2024 Consolidated Plan was published for a 30-day period from 9/16/2020 to 10/16/2020 with printed copies at community locations and on the City's website. The draft FY 2020-2024 NRSA draft application was published for a 15-day period from 9/30/2020 to 10/15/2020 with printed copies at community locations and on the City's website. The public hearings and review and approval of the plan at the Detroit City Council Meeting was held on October 29th (for discussion) and November 03, 2020 (for approval) – TBD# PARTICIPANTS]. Over 1,000 individuals and organizations provided input on the Consolidated Plan.

The HRD Department consulted with over 44 organizations, including City Departments and other governmental entities through interviews, email, web research, and online questionnaire in developing the needs, priorities, and goals.

5. Summary of public comments

Residents and other stakeholder comments were focused on the following:

Community Survey: Citizens and stakeholders asked about how the community survey would be distributed and who could participate.

NRSA: There were several inquiries about information on the NRSA, the application process, the boundary areas and how they were determined, and how the efforts would help specific communities such as artists and seniors.

Programs and their impact: Several stakeholders sought information on the HRD Home repair program and application process, if home repair funds can be utilized for senior populations, and if the consolidated plan will include funding for this type of home repair.

Vacant Properties: Community interest around vacant lots, homes and property were high. This included inquires on how to purchase them, finding out how to request they be demolished, how the city plans to utilize vacant lots, who can purchase them, if they could be used for activities such as urban farming.

Loan Programs: Comments and questions were received about the 0% interest loan program, how to qualify, the application process, and how many applications are accepted.

Funding: Related to CDBG/NOF Funds, questions were received and answered about the application processes for funding, deadlines, and what funding included.

Other: At the workshops various persons asked questions and made comments. Interest consisted of developing an understanding of data collection, reimbursement process, income tax clearance, evaluation and procurement process, CDBG and HUD ESG regulations, and how to measure impact.

City officials answered questions and referred citizens to the relevant departments where applicable.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views were accepted.

7. Summary

The strategy for community success must begin at the community level, using that as a catalyst for the entire City's recovery. Citizens within the City of Detroit have many needs as expressed through the comments presented and data regarding the number of vulnerable populations. Through the Consolidated Plan funds afforded the City, our goal is to serve the citizens of Detroit through their communities and prepare a way out of poverty whenever possible. Based on citizen comment summaries in section 5, attendees were very interested in CDBG program guidelines, wanted more coordination among the City's federal programming and were deeply concerned about the health of their communities. Attendees had questions regarding the proposed allocation of federal grant dollars and how these funds could make a difference in their neighborhoods.

In 2015, the City received HUD approval for the designation of five geographic areas as Neighborhood Revitalization Strategy Areas (NRSAs) to focus CDBG and other federal grants and leverage existing non-CDBG redevelopment initiatives and funding. The City also did a local designation of three areas as slum and blight areas that are contiguous with the NRSAs but not included in them allowing the City to provide CDBG home repair loan funds to assist some homeowners who are above 80% of area median income (AMI). The benefits of the NRSA are Job Creation/Retention on Low/Moderate Income Area Benefit, Aggregation of Housing Units to allow assistance to no more than 49% of clients served at over 80% AMI;

Aggregate Public Benefit Standard Exemption; and Public Service Cap Exemption. While the strategy proved successful resulting in NRSA investments summarized in the chart below, the need is still great and significant increases in private sector investments and public private sector collaboration in LMI neighborhoods, a renewal of the NRSA designation is being requested.

Using the previously designated NRSAs as a starting point, the City used 2015 ACS data and other investment areas that overlapped which identified areas that had not previously benefitted from the NRSA strategy.

NRSA Accomplishments from 2015-2019

Improved Housing	Neighborhood Stabilization	Small Business Support	Job Creation	Wealth Building
<ul style="list-style-type: none"> • 182 residents were served with the 0% Loan Program totaling in over \$7MM in CDBG funds • 139 residents were served with the Senior Emergency Repair program totaling in over \$3MM in CDBG funds • 128 people were served with the Lead Abatement program totaling in over \$2MM in CDBG funds 	<ul style="list-style-type: none"> • 9,223 residential demolitions • 344 commercial demolitions 	<ul style="list-style-type: none"> • 263 businesses were located in NRSAs • 321 property owners addressed exterior violations • 234 businesses received technical assistance to help advance business ideas 	<ul style="list-style-type: none"> • Over 15,000 residents received employment preparation • 281 adults were placed in permanent jobs and over \$1MM in CDBG funds spent to support job placement • 4,027 youth received summer jobs and over \$5MM in CDBG funds spent to support youth jobs 	<ul style="list-style-type: none"> • 4 CWF sites held intake applications for the home repair program and 216 applications were received.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	DETROIT	Housing and Revitalization Department
HOPWA Administrator	DETROIT	City of Detroit Health Department
HOME Administrator	DETROIT	Housing and Revitalization Department
ESG Administrator	DETROIT	Housing and Revitalization Department

Table 1 – Responsible Agencies

Narrative

The City of Detroit Housing and Revitalization Department (HRD) is the lead agency responsible for preparing and implementing the Consolidated Plan. The Department is also responsible for administering the expenditures of federal funds received from the U. S. Department of Housing and Urban Development (HUD) and for the implementation of the priorities and goals identified in this plan. The City currently receives entitlement Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with HIV/AIDS (HOPWA) from HUD. The Department administers the CDBG, HOME, and ESG grant programs and the Detroit Health Department administers the HOPWA program.

To accomplish the priorities and goals presented in this plan, HRD will partner with non-profit organizations, for-profit businesses, other City Departments, and local and regional organizations that strive to improve conditions of Detroit residents and neighborhoods. The Detroit Health Department partners with a network of hospitals, clinics, and experienced non-profit service providers to care for and treat persons living with HIV/AIDS.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

A critical part of the development of the 2020-2024 Consolidated Plan involved consultations with housing providers, non-profit organizations, social service providers, and other key stakeholders that serve the communities impacted by the funding received from HUD. In the development of the Plan, the City of Detroit conducted an extensive outreach process, using community surveys and meetings to solicit input from critical stakeholders within the City and the region to assist in identifying housing and community development needs, and in developing priorities, goals, and strategies for the allocation of federal funding over the next five fiscal years.

The City's outreach effort was designed to solicit the input of a variety of community stakeholders to fully capture the scope of needs within the City and provide a more effective and meaningful process. These stakeholders included organizations working with LMI households, other City departments, regional and local government jurisdictions, the Detroit Housing Commission, the Detroit Continuum of Care, various non-profit agencies, and fair housing and community health organizations.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(I))

The City of Detroit is committed to partnering with public and private housing providers and area agencies to ensure their efforts align with the City's affordable housing goals. To accomplish this, the City of Detroit Housing & Revitalization Department (HRD) works as a strategic partner to these agencies on ways to improve coordination among agencies serving the City's LMI populations. In recent years, over seventy percent of the City's HUD funds have been targeted in geographic locations that align with investments by other stakeholders, thereby making the best use of existing community assets and advancing the restoration of distressed communities.

HRD is working with the Detroit Housing Commission (DHC) on the Path to High-Performance goal. The goal of acquiring and disposing of vacant units from the DHC's portfolio will be achieved in collaboration with the DLBA and DBA. These vacant units represent barriers to DHC's ability to revitalize distressed areas and effectively serve low income Detroiters.

HRD regularly consults with the Detroit Land Bank Authority (DLBA) on making vacant homes and properties available to LMI residents, and with the Detroit Building Authority (DBA) on efforts to improve housing options for low income residents of the City on demolition and resale programs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Since 1996, the Homeless Action Network of Detroit (HAND) has served as lead agency for the Detroit Continuum of Care (CoC). The City of Detroit works together with HAND to provide services to homeless individuals and families. HRD staff has worked extensively with HAND to develop goals and strategies for Detroit's homeless populations, and HAND staff has been involved in reviewing both ESG and CDBG proposals over the last many years. This collaboration will allow for more efficiency and better outcomes as homeless strategies and goals are implemented.

There is currently an elected and appointed Continuum of Care board tasked with making decisions on behalf of the larger community to meet the needs of those experiencing homelessness. The City of Detroit maintains three seats on the CoC Board, as well as on the various subcommittees formed to focus on specific issues such as Veterans homelessness, Chronic homeless, youth homelessness, etc.

Through participation on the CoC board, the City of Detroit is able to meet regularly with HAND to better coordinate services for homeless persons (particularly the targeted populations such as chronic, youth, veterans, etc.) and persons at risk of homelessness. Through these coordinated efforts, the City can better align the use of McKinney-Vento funding to the homeless priorities outlined in the homelessness strategy of this Consolidated Plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

HRD staff continue to consult with HAND in determining how best to allocate ESG funding to address the highest priority needs. The City, together with HAND and various other funders of homeless services, collaborated in the development of written performance standards and evaluation techniques for the use of ESG and other funds within the continuum. This collaboration led to the creation of a Performance and Evaluation Committee which oversees implementation of the written standards and the development of a collaborative monitoring process for all recipients of homeless funding. This will allow a "full picture" assessment of an organizations performance across programs to ensure they are achieving the desired impact to end homelessness for Detroit residents.

In addition, HAND participates in the development of HRD's CDBG and ESG Request for Proposals and participates in the application review process to ensure that applicants align their efforts with the CoC's strategies, that the CoC strives to fund quality providers that serve HUD priority populations, and that funding applications are in agreement regarding local community needs.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Detroit Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Homeless Strategy Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was done through meetings/teleconferences and review of website and materials. Detroit Housing Commission and HRD collaborates on efforts to coordinate projects within the City of Detroit w/the goal of increasing housing opportunities.
2	Agency/Group/Organization	Homeless Action Network of Detroit
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronic Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Housing Needs Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND was consulted via email and teleconferences and is closely involved in CDBG and ESG homeless planning and implementation activities throughout the plan period. Since 1996, HAND has served as the lead entity for the Continuum of Care for the City of Detroit, although its jurisdictional responsibilities stretch to cities such as Hamtramck and Highland Park as well.
3	Agency/Group/Organization	Fair Housing Center of Metropolitan Detroit
	Agency/Group/Organization Type	Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Housing Needs Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was done through a review of their website and the 2018 assessment of fair housing report. The Fair Housing Center (FHC) of Metropolitan Detroit conducts training, fair housing tests, and represent fair housing cases in Metro Detroit. The City can partner with the organization on training and fair housing conferences.
4	Agency/Group/Organization	Department of Neighborhoods
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development and Blight Control
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings were held with the Department of Neighborhoods staff to coordinate information on the Consolidated Plan virtual meetings, distribution of notices through e-blast, flyers, etc., assist HRD regarding blight control and neighborhood conditions.
5	Agency/Group/Organization	Detroit Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Safety and Domestic Violence
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the Domestic Violence unit was done via their website for information. This coordination will allow the City to determine the best funding strategy for domestic violence survivors.
6	Agency/Group/Organization	City of Detroit Health Department
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Health Agency Child Welfare Agency Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HRD consulted with the Detroit Health Department via email, teleconference, and their website. This coordination will allow us to determine the best program strategy for substance abuse. Consultation was also done with the HOPWA coordinator regarding HIV/AIDS and the HOPWA program. This coordination helps define Consolidated Plan HIV/AIDS strategies. The City of Detroit Health Department also assists with the City's Lead-based paint and remediation strategy. Additionally, Agency input on target populations, services, and needs was received via an online survey and identified the need for financial resources, increased wages, and the resolving of policy/board issues.
7	Agency/Group/Organization	Housing and Revitalization Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular discussions with the HOME team, CDBG emergency housing grant team, and the Zero percent Interest Loan team to discuss/document housing rehabilitation plans.
8	Agency/Group/Organization	Detroit Land Bank Authority
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Blight Control and Demolition
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	We gathered information from DLBA staff and their website regarding work completed and upcoming initiatives. HRD will use the information to better coordinate and report on demolition and blight control efforts.

9	Agency/Group/Organization	Detroit Regional Chamber
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was done through website review. Research was done to determine the type and extent of economic strategies available to revitalize the City of Detroit.
10	Agency/Group/Organization	Detroit Building Authority
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Coordination of demolition of Dangerous structures
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations with the demolition coordinator for CDBG and other funding including General funds to coordinate efforts of demolition work between HRD, DON, and DBA that will assist in achieving the City's demolition goals.
11	Agency/Group/Organization	Local Initiatives Support Corporation
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and email were used to consult with the Detroit LISC office which is a CDBG subrecipient for administering the City's 0% interest loan program. The program is operated in the city's Neighborhood Revitalization Strategy Areas (NRSA) and the designated Slum and Blighted areas. LISC's coordinated efforts works with providing loans to low- and moderate-income persons in these designated strategy areas. Also, input on target populations, services, and needs was received via an online survey.
12	Agency/Group/Organization	Detroit Employment Solution Corporation
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Detroit Employment Solutions Corporation (DESC) along with City Connect Detroit are consulted to operate and provide the City's Summer Youth Employment and Job Training programs. These efforts support LMI youth living in areas designated in one of the five Neighborhood Revitalization Strategy Areas. The anticipated outcome was program renewal and alignment of new NRSA goals.
13	Agency/Group/Organization	Southwest Solutions
	Agency/Group/Organization Type	Services - Housing Services-Employment Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Noon-housing community development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted with thorough review of plans and website. Need for greater coordination of services and housing development was identified.
14	Agency/Group/Organization	Civil Rights, Inclusion & Opportunity Department (CRIO)
	Agency/Group/Organization Type	Services – Housing Complaints Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was done via reviewing their website and outcome of that review was the need to increase awareness of the agency's service. Agency assures all City of Detroit residents, visitors, and employees enjoy a safe environment, free of discriminatory barriers, training and job opportunities on construction projects

15	Agency/Group/Organization	United Community Housing Coalition
	Agency/Group/Organization Type	Services – Housing Other – Advocacy Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey and website research. The anticipated outcome is increasing awareness of the services the organization offers.
16	Agency/Group/Organization	Wellspring
	Agency/Group/Organization Type	Services - Children
	What section of the Plan was addressed by Consultation?	Other – Reading and Language arts Proficiency
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and addressing transportation issues for clients.
17	Agency/Group/Organization	Joy Southfield Community Development Corporation
	Agency/Group/Organization Type	Health Agency Housing Other – Advocacy Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and awareness of services
18	Agency/Group/Organization	Urban Neighborhood Initiatives
	Agency/Group/Organization Type	Services – Children Services – Employment Housing Other – Advocacy Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and technological improvements.
19	Agency/Group/Organization	Eastside Community Network
	Agency/Group/Organization Type	Services – Children Services – Employment Services-Persons with Disabilities Housing Other – Advocacy Organization; Transportation Services; Civic Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and transportation solutions for clients to access services.

20	Agency/Group/Organization	Community Development Advocates of Detroit (CDAD)
	Agency/Group/Organization Type	Other – Advocacy Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey and website research. The anticipated outcome was increasing awareness of services, increased resources, and greater coordination between service providers.
21	Agency/Group/Organization	Freedom House Detroit
	Agency/Group/Organization Type	Services – Employment Services – Persons with HIV/AIDS Services – Victims of Domestic Violence Services - Homeless Other – Transportation Services; Legal Assistance; Mental Health Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased knowledge of and awareness of agency services, and increased resources.

22	Agency/Group/Organization	COTS
	Agency/Group/Organization Type	Services – Employment Services – Children Services – Victims of Domestic Violence Services - Homeless Other – Transportation Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources, knowledge of and awareness of agency services to better serve clients.
23	Agency/Group/Organization	Goodwill Industries of Greater Detroit
	Agency/Group/Organization Type	Services – Employment Services - Homeless Other – Transportation Services; Soup kitchens & food pantries
	What section of the Plan was addressed by Consultation?	Market Analysis Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey and website research. The anticipated outcome is greater coordination to encourage citizens to return to Detroit and increase the public services available particularly for young men aged 18 – 39
24	Agency/Group/Organization	Central Detroit Christian Community Development Corporation
	Agency/Group/Organization Type	Services – Education Services – Housing Services – Children Services – Fair Housing Services – Employment Services – Homeless Other – Advocacy Organization; Soup kitchens & food pantries
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources.
25	Agency/Group/Organization	Detroit Future City
	Agency/Group/Organization Type	Housing Other – Planning Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey and website research. The agency's anticipated outcome is greater coordination for re-purposing the glut of single-family vacant properties for productive reuse and working to prevent the exodus of local dollars to other cities
26	Agency/Group/Organization	Southeastern Michigan Health Association (SEMHA)
	Agency/Group/Organization Type	Housing Services-Education Services – Employment Services – Fair Housing Services – Victims of Domestic Violence Services – Persons with disabilities Services – Homeless Other – HIV/AIDS Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development HOPWA Strategy Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for client transportation, greater coordination, and increased resources for service delivery.

27	Agency/Group/Organization	World Medical Relief Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Other – Prescription Assistance; Medical Supply Assistance
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and technological improvements.
28	Agency/Group/Organization	Dominican Literacy Center
	Agency/Group/Organization Type	Other – Adult Education / Workforce Readiness
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and resolving clients’ transportation issues.
29	Agency/Group/Organization	Wayne County Neighborhood Legal Services/dba/Neighborhood Legal Services Michigan
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services – Education Services-Victims of Domestic Violence Services-homeless Other – Advocacy organization; Legal Assistance; Mediation

	What section of the Plan was addressed by Consultation?	<p>Housing Need Assessment</p> <p>Market Analysis</p> <p>Economic Development</p> <p>Non-Homeless Special Need</p> <p>Homeless Needs - Chronically homeless</p> <p>Homeless Needs - Families with children</p> <p>Homelessness Needs - Veterans</p> <p>Homelessness Needs - Unaccompanied youth</p> <p>Homelessness Strategy</p>
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for less restrictive program requirements to enhance services.
30	Agency/Group/Organization	Mercy Education Project
	Agency/Group/Organization Type	<p>Housing</p> <p>Services-Elderly Persons</p> <p>Services – Education</p> <p>Services-Victims of Domestic Violence</p> <p>Services-homeless</p> <p>Other – Advocacy organization; Legal Assistance; Mediation</p>
	What section of the Plan was addressed by Consultation?	<p>Economic Development</p> <p>Non-Homeless Special Need</p>
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and resolving clients’ transportation issues.

31	Agency/Group/Organization	Legal Aid and Defender Assn., Inc.
	Agency/Group/Organization Type	Services – Homeless Services-Victims of Domestic Violence Services – Children Services – Employment Other – Mental Health; Legal Assistance; Transportation; Advocacy Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for financial resources, volunteers and increased awareness of services provided.
32	Agency/Group/Organization	The NOAH Project - Central United Methodist Church of Detroit Community Development Corporation
	Agency/Group/Organization Type	Services - Persons with HIV/AIDS Services – Homeless Other – Health Care Agency; Mental Health; Soup kitchens & food pantries
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources.

33	Agency/Group/Organization	The Yunion
	Agency/Group/Organization Type	Services - Persons with HIV/AIDS Services – Health Services - Education
	What section of the Plan was addressed by Consultation?	Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources, resolving clients’ transportation issues, and reduction in, restrictive program eligibility requirements.
34	Agency/Group/Organization	The Youth Connection, Inc.
	Agency/Group/Organization Type	Services - Employment Services – Children
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources, resolving clients’ transportation issues, and reduction in, restrictive program eligibility requirements.
35	Agency/Group/Organization	Detroit Area Pre-College Engineering Program, Inc. (DAPCEP)
	Agency/Group/Organization Type	Services - Employment Services – Children Services – Education
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources, resolving clients' transportation issues, and reduction in, restrictive program eligibility requirements.
36	Agency/Group/Organization	Community Social Services of Wayne County
	Agency/Group/Organization Type	Services - Education Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Economic Development Housing Needs Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources.
37	Agency/Group/Organization	Cass Community Social Services
	Agency/Group/Organization Type	Services – Education Services - Persons with disabilities Services – Persons with HIV/AIDS Services – Homeless Other – Transportation
	What section of the Plan was addressed by Consultation?	Economic Development Non-Homeless Special Need Housing Needs Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for help with increased resources.
38	Agency/Group/Organization	L&L Adult Day Care, Inc.
	Agency/Group/Organization Type	Services – Elderly Persons Services – Persons with disabilities Other – Transportation
	What section of the Plan was addressed by Consultation?	Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased awareness of services provided, resources and resolving clients’ transportation issues.
39	Agency/Group/Organization	Jefferson East, Inc.
	Agency/Group/Organization Type	Services – Education Services – Housing Services - Victims of domestic violence Other – Advocacy Organization; Planning Organization; Public infrastructure improvements – streets, sidewalks, parks, and recreational centers
	What section of the Plan was addressed by Consultation?	Housing Market Analysis Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources, and technological improvements.

40	Agency/Group/Organization	Cody Rouge Community Action Alliance
	Agency/Group/Organization Type	Services – Education Services – Elderly Persons Services - Housing Services – Children Services - Employment Other – Advocacy organization; Planning Organization; Economic development – small business & microenterprise assistance
	What section of the Plan was addressed by Consultation?	Housing Market Analysis Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and resolving clients’ transportation issues.
41	Agency/Group/Organization	People's Community Services of Metropolitan Detroit
	Agency/Group/Organization Type	Services – Children Services - Homeless Other – Transportation; Public facilities including parks, community centers, service centers
	What section of the Plan was addressed by Consultation?	Economic Development Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Housing Needs Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for increased resources and resolving clients’ transportation issues.
42	Agency/Group/Organization	Mosaic Youth Services
	Agency/Group/Organization Type	Services – Children Services – Employment Other – Advocacy Organization; Child welfare agency

	What section of the Plan was addressed by Consultation?	Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was done via website review. Serving Detroit area youth ages 11 – 18, project is the expanded Mosaic Youth Ensembles tiered Creative Youth Development program, specifically the Second Stage, Main Stage, Next Stage ensembles; and Mosaic’s new back stage technical theatre workforce development program, providing opportunities for youth employment and empowerment; and supporting the creation of quality artistic work. Need for increased awareness of services and coordination.
43	Agency/Group/Organization	My Community Dental Center
	Agency/Group/Organization Type	Services – Elderly Persons Services – Children Services-Persons with HIV/AIDS Other – Dental health for all ages
	What section of the Plan was addressed by Consultation?	Economic Development Non-Homeless Special Need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need for help with clients’ transportation issues, increased resources, and increased awareness of services.
44	Agency/Group/Organization	Matrix Human Services
	Agency/Group/Organization Type	Services – Elderly Persons Services – Education Services – Children Services - Employment Services-Persons with HIV/AIDS Other – Head start community center
	What section of the Plan was addressed by Consultation?	Economic Development Non-Homeless Special Need

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Agency input on target populations, services, and needs was received via an online survey. The consultation identified the need increased resources and awareness of services.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

N/A

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Action Network of Detroit	Collaboration between HRD and HAND will continue to impact the Action Plan homeless goals.
Detroit Master Plan and Policies	City of Detroit	The Master Plan outlines local policy supporting the plan project and activity development.
Affirmatively Furthering Fair Housing (AFFH)	City of Detroit	The AFFH is coordinated with the Consolidated Plan housing strategies and goals (including affordable housing).
Detroit Multi-family Affordable Housing Strategy 2018	City of Detroit	The affordable housing strategies align with the affordable housing goals of the Con Plan and the steps to reduce barriers to affordable housing
Strategic Neighborhood Fund 2.0	Invest Detroit	The affordable housing and community revitalization activities proposed for the fund align with the Con Plan goals for addressing housing and community development needs
Capital Agenda	City of Detroit	The Capital Agenda identifies capital projects within the City of Detroit by city department.
Blight Task Force Report	Blight Task Force	The City of Detroit Blight Task Force report is in line with the Mayor's 10 Point Plan that guides strategies within the Consolidated Plan
Every Neighborhood Has A Future Plans	City of Detroit	The Mayor's Neighborhood Plan guides investments within Detroit Neighborhoods including Consolidated Plan funding.
Detroit Future City Strategic Framework	Detroit Future City	Detroit Future City analyses provide vision and actions that coordinate with Consolidated Plan strategies and goals.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I)).

The City of Detroit coordinates housing and community development funding and programs with the Michigan State Housing Development Organization (MSHDA) as it relates to homeless prevention and Continuum of Care (CoC) activities. The City also collaborates with MSHDA by providing HOME subsidies to projects receiving low income housing tax credits from MSHDA. This consists of HOME assisted projects receiving 9% competitive tax credits and an allocation of 4% credits provided by MSHDA through the City's Affordable Housing Leverage Fund (AHLF) which is administered by the Detroit office of Local Initiatives Support Corporation (LISC). The city works with Wayne County and other adjacent governmental entities to coordinate housing and community development initiatives.

Narrative (optional):

The Health Services Division is responsible for mobilizing Detroit Health Department resources and forming strategic partnerships to improve the health of children and families who live, work and play in Detroit. The Division includes the following programs/services:

1. Children's Special Healthcare Services
2. Vision and Hearing Screening
3. Lead Poisoning Prevention and Intervention
 - Childhood Lead Poisoning Prevention Program (CLPPP)
 - Early Child Care Integrated Service Delivery Model
 - Universal Lead Testing /Clinician Engagement
 - School Based Testing

The City of Detroit's Health Department (DHD) developed a coalition of city departments, state departments and community partners to coordinate childhood lead prevention in the City. The coalition, also known as Lead Safe Detroit, provides the following services: Provides capillary testing to children younger than 6 years of age and provides coordinated, comprehensive nursing case management services in the child's home; Maintains a data and surveillance system to track trends and better coordinate services throughout the city; Distributes lead prevention education material and provides presentations to parents, health care professionals, and rental property owners; Provides referrals to other agencies for lead hazard remediation; Ensures schools, daycares and homes have water testing; Strengthens Environmental Controls on Demolitions. In addition, Lead Safe Detroit meets on a monthly basis with multiple partners across the city and the Southeast Michigan region to work on a variety of lead

prevention issues including, but not limited to, enforcement, service delivery, lead education, and lead-safe housing.

DRAFT

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting

The consultation process used several methods to involve individuals, community organizations, and local governments during information gathering. For example, to gather information and maintain communication flow with participants the following activities took place: public hearings, community survey, e-blast communication and social media.

Participant comments were received through various means including the following: city of Detroit e-mail access, fax, regular mail, telephone, and during public hearings. Contacts included community organizations, federal, state, and local government information gleaned from interviews and the internet (online reports, program information, strategies, and studies). Affected groups these organizations assistance include youth, elderly, the disabled, persons with HIV/ AIDS, homeless, public housing residents, housing advocates, housing developers, data analysts, other grant funders, fair housing advocates, and other special needs advocates.

As a result, citizen input influenced the City's NRSA boundary selections by ensuring eligible areas within all seven districts were included in the NRSA boundaries. Residents were given multiple opportunities to comment on the plan before and after development using a variety of methods to allow citizens to provide input on the City's housing and community development needs for the next five years. Participation included virtual public meetings, social media, radio, email correspondences, City website postings, 30-day comment period, and online surveys. Residents and other stakeholders had the following opportunities to provide input to the Consolidated Plan:

- CDBG/NOF 2020 Subrecipient Workshops held on August 21 and September 7, 2019 – 152 Participants
- In-Person Public Hearing Meeting #1 to kick off the 2020-24 Consolidated Plan and the 2020-21 Action Plan process was held October 23, 2019 – nine (9) Participants
- CDBG/NOF and Homeless Public Service Subrecipient orientation meeting was held for non-profits on February 17, 2020 – 52 participants
- A Department of Neighborhood, District #5 Quarterly meeting held to announce the upcoming community surveys and public hearing meetings on February 18, 2020 – 70 Participants
- Two online surveys were created, a community survey for residents, businesses, and property owners and another for agencies. The surveys were sent out via email, online flyers, and posted on the City's website. 157 persons answered the community survey and 48 persons/organizations responded to the agency survey

- ESG technical assistance virtual training workshop for ESG subrecipients was held on June 19th and June 23rd, 2020 – 204 participants
- Consolidated Plan/Annual Action Plan and NRSA Virtual Public Meeting #2 held on August 25th, 2020 – 49 participants
- Consolidated Plan/Annual Action and NRSA Virtual Public Meeting # 3 held on September 2nd, 2020 – 166 participants
- The draft FY 2020-2024 Consolidated Plan was published for a 30-day period from 9/16/2020 to 10/16/2020 with printed copies at community district locations and on the City’s website.
- The draft FY 2020-2024 NRSA draft application was published for a 15-day period from 9/30/2020 to 10/15/2020 with printed copies at community locations and on the City’s website.
- Public Hearing and review and approval of the plan at the Detroit City Council Meeting held on October 29, 2020 (for discussion) and November 03, 2020 (for approval) - [TBD # PARTICPANTS]

Over 1,000 individuals and organizations provided input on the Consolidated Plan.

Housing and Community Development Needs Prioritization

Housing and community development needs were identified and prioritized through community feedback from online surveys and meetings and the analysis of demographic and economic data provided by HUD and through the U.S. Census Bureau. Online and paper versions of a community stakeholder/resident survey and an agency survey were posted and distributed for about 3 months, longer than the standard 30 days because of delays due to the COVID-19 pandemic. The surveys requested information on housing and community development needs. There was a total of 200 responses including 157 community members (79%) and 43 agency representatives (21%).

Agencies participating in the survey provide services to 270,130 persons in the Detroit area. Of the 157-community stakeholder/resident survey respondents, 129 were residents and the remainder were business owners, landlords, community organizations, and other stakeholders. Participants were asked to rank housing and community development need categories overall and selected Housing, Businesses and Jobs, and Infrastructure as the 3 most important. On an activity level, when asked to rank activities as “High Need” or “Low Need.” High Need activities were defined as those on which federal block grants would be spent to address unmet needs. Low Need activities were those for which other government or private sector funding was available and needs were considered lower priority. The following are the activities selected as high priority needs.

- **Housing:** Owner Occupied Home Repair was selected the most as High Need, followed by Affordable Single-Family and Multi-Family Rental Housing. This was in line with data that showed 45 % of all Detroit households are housing cost burdened meaning paying more than 30% of their income on housing expenses. Additionally, Detroit’s housing stock is primarily single family, older, and more susceptible to issues such as lead paint and deferred maintenance.

- **Economic Development:** Employment Training was selected the most as High Need, followed by Job Creation/Retention and Start-Up Business Assistance. Demographic data analysis shows that education drives job access and income and only 12 % of Detroit residents have earned a bachelor's or higher. Coupled with deindustrialization over the last 40 years resulting in high unemployment rates and the recent pandemic, economic development is imperative for the City.
- **Public Infrastructure & Neighborhood Activities:** Water/Sewer Improvements was selected the most as High Need, followed by Street and Sidewalk Improvements and Demolition of Substandard Structures. The city continues to make strides in this area but there is still more work to be done. For example, the City combats blight, estimating that 40,077 structures met the definition, but there are 80,000+ vacant housing units.
- **Community & Public Facilities:** Youth Centers was selected the most as High Need, followed by Child Care Centers and Community Centers. Data shows that Youth and Community Centers provide stability. Detroit currently has 15 Community Centers but needs more.
- **Public Services:** Mental Health Services was selected the most as High Need, followed by Transportation Services and Fair Housing. Overall, most public services were all highly ranked demonstrating the cities need for such services. For example, Detroit's elderly population is growing and attributed to a rise of residents with disabilities, currently 20% of the population.
- **Homeless Prevention:** Support Services for Homeless Prevention was selected the most as High Need, followed by Emergency Support Services, Emergency Shelters for Homeless Persons and Families, and Permanent Housing. Data showed that Detroit's chronically homeless population increased by 31%. As mentioned in Housing many Detroit residents are cost burdened, coupled with lower incomes impacting housing affordability, these residents may be in danger of or currently experiencing homelessness.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	NOF Public meeting 02/17/20	Non-profits	The Con Plan and NRSA was presented & questions fielded. 52 participants attended.	See comment section		
2	District # 5 2/18/2020	Residents & community leaders	A meeting was held to announce the survey & public meetings. 70 participants were in attendance	See comment section		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting #1 10/23/2019	Non-specified – residents, community leaders, non-profits	Presentation on draft Con Plan, Housing Market Analysis, needs assessment, and online survey results as well as priority needs & 2020 NRSAs. 9 participants were in attendance	Covered in comment section		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Virtual Public Meeting #2 and #3 08/25/2020 09/02/2020	Non-specified – residents, community leaders, non-profits	Presentation on draft Consolidated Plan, Housing Market Analysis, needs assessment, and online survey results as well as priority needs & 2020 NRSAs. 215 participants were in attendance	Covered in comment section		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	NOF orientation works hop meetings 08/21/2019 09/07/2019 06/19/2020 06/23/2020	Non-profits	Covered in comment section 356 participants were in attendance	Covered in comment section		
6	30-day public comment period 09/16-10/16/2020	Non-specified - citywide	Draft FY 2020-2024 Consolidated Plan & FY 2020-2021 Annual Action Plan	Covered in comment section		
7	15-day comment period 09/30-10/15/2020	Non-specified - citywide	Draft FY 2020-2024 NRSA application	Covered in comment section		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Online and Paper Agency and Community Survey	Non-targeted/broad community	<p>The surveys were sent out via email, online flyers, and posted on the City's website.</p> <p>157 persons answered the community survey and</p> <p>48 persons/organizations responded to the agency survey.</p>	<p>Residents and agencies gave input on housing and community development needs with housing opportunities, and improvements to infrastructure marked as the highest priorities.</p>	<p>All comments were accepted.</p>	<p>Community - https://www.surveymonkey.com/r/2020DetComm</p> <p>Agency - https://www.surveymonkey.com/r/2020DetAgency</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Hearing – Detroit City Council 10/29/2020	Non-specified - citywide	Draft FY 2020-2024 Consolidated Plan & FY 2020-2021 Annual Action Plan Draft FY 2020-2024 NRSA application TBD participants were in attendance			
10	Public Hearing #2 City Council for approval 11/03/2020	Non-specified - citywide	Draft FY 2020-2024 Consolidated Plan & FY 2020-2021 Annual Action Plan Draft FY 2020-2024 NRSA application TBD participants were in attendance			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section introduces the key points of the Needs Assessment in the areas of affordable housing, homelessness, special needs housing, public housing, disproportionate housing needs, and non-housing community development. The analysis seeks to understand the specific household characteristics and needs for different household types such as small, large, elderly, and persons with disabilities. Since CDBG and HOME grant program eligibility is based on specific household income classifications, household income is an important aspect of the analysis. Household incomes are classified as follows: extremely low-income - at or below 30 percent of Area Median Income (AMI); very low-income - between 31 and 50 percent of AMI; and moderate-income - between 51 and 80 percent of AMI.

Housing Needs Assessment: City residents experience several types of housing problems: supply and demand and affordability; substandard housing (lacking complete plumbing or kitchen facilities); overcrowding and severely overcrowding; cost burden, and severe cost burden (spending more than 30% or 50% of income on housing costs); and zero or negative income. With a 29 percent decline in Detroit households, and financial barriers to moving, median household income declined by 13 percent. Single person households, the elderly, and persons with disabilities have a need for affordable housing with cost burden one of the most common housing problems for residents. A significant need exists for renter and owner-occupied affordable housing, especially low and extremely low-income households. The low incomes translate directly into housing problems and poverty level are high and widespread.

Disproportionately Greater Need: A disproportionately greater need exists when the members of a racial or ethnic group at a specific income level experience housing problems at a greater rate (10% or more) than the income level. The 2011-2015 CHAS data shows that Asians households experience housing problems and severe housing problems disproportionately at 35 percent. The concentration of housing problems is at lower incomes particularly those below 30 percent of AMI, while the percentage of households with housing problems decreases at higher income levels.

Public Housing: The City has one of the largest public housing authority, the Detroit Housing Commission (DHC) with a large portfolio of rental housing and housing choice vouchers has a waiting list of over 9,000 annually of which 5,546 requesting accessible housing units. The DHC has developed housing with or without partners using low income housing tax credits and is working on the use of the HUD Rental Assistance Demonstration (RAD) Program. The DHC created a comprehensive Capital Improvement Plan which addresses the needs of its properties. DHC has an active tenant strengthening policy that assists tenants with purchasing homes with their vouchers, a bank loan, and a savings program under the Family Self-sufficiency (FSS) Program.

Homeless Needs Assessment: Detroit has been able to reduce its homelessness rates with a low incidence of unsheltered homeless with about 6 percent of the recorded homeless population going unsheltered, and of those unsheltered homeless, most refuse to engage in accessing resources. A large proportion of the homeless population are single households at 1,306 households (97 percent) of the sheltered and unsheltered homeless are African Americans.

Non-Homeless Special Needs Assessment: The City of Detroit has identified the non-homeless special needs population as: elderly persons, veterans, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and victims of domestic violence. The City addresses the vast needs of these groups by utilizing CDBG funding to support agencies that provide services that address the needs of the population. The City also coordinates activities with the Local Continuum of Care.

Non-Housing Community Development Needs: Based on public input received and data from needs assessments for public improvements and facilities, the City has the following non-housing community development needs:

- Public Services including services for the elderly, children and youth, homeless prevention, persons with disabilities, mental health, and education.
- Public facilities including neighborhood and community centers, youth centers, mental health facilities, and park improvements.
- Public improvements including sidewalk, streets, and water and sewer improvements.

Due to other priority needs, not enough funding to meet the needs, the City has not seen public facilities and infrastructure as a top priority. The city can use its capital improvement plan to attract and leverage funding in the City's low- to moderate-income neighborhood, The City through HRD has been able to develop tools, products, and attract private capital.

Most of the data tables in this section are populated with default data from the 2011-2015 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. In addition to these data sources, the Needs Assessment is supplemented by current local data to provide greater context as to what is happening in Detroit.

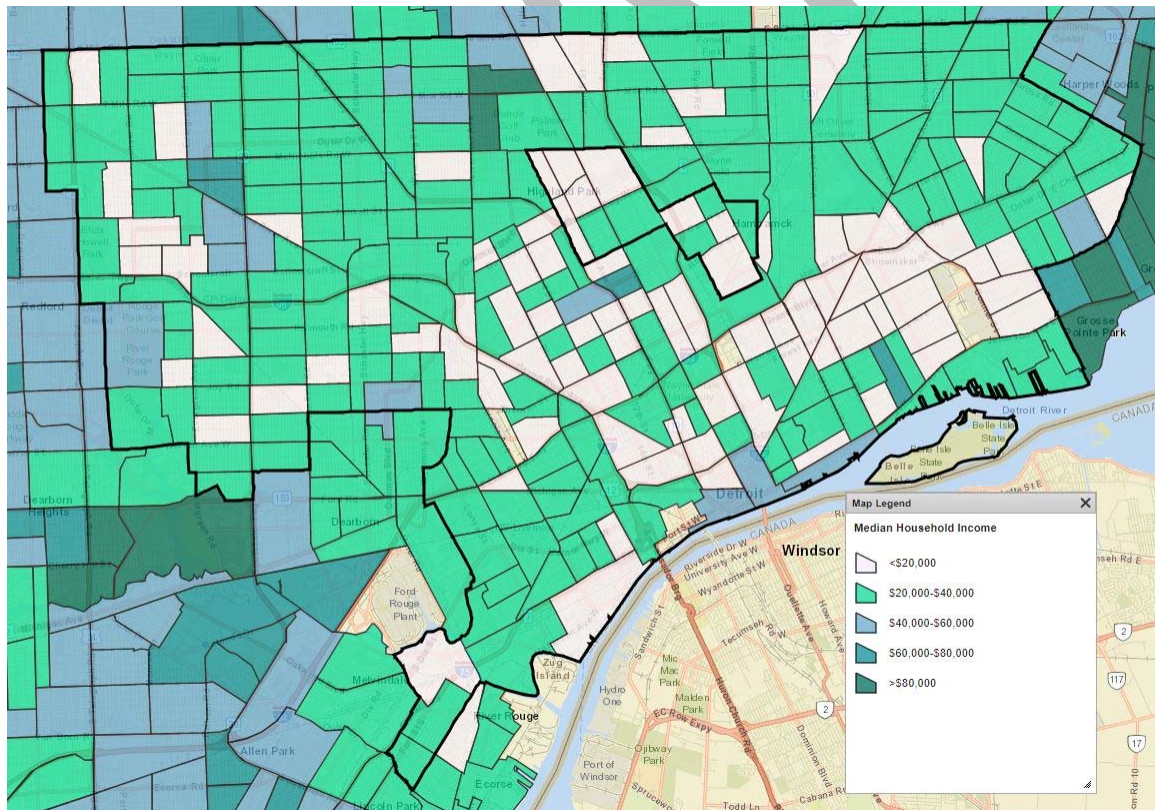
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b, c)

Summary of Housing Needs

Based on the data provided by HUD, many demographic groups need housing which is both affordable and available. The number of households in the city declined by 20 percent between 2009 and 2015. The decline in households has many impacts, foremost is increased housing vacancy. Households who leave the city tend to have more financial resources than others who cannot move, therefore the city has experienced an increase in lower-income households and lower median incomes. Between 2009 and 2015 the median household income declined by 13 percent to \$25,764.

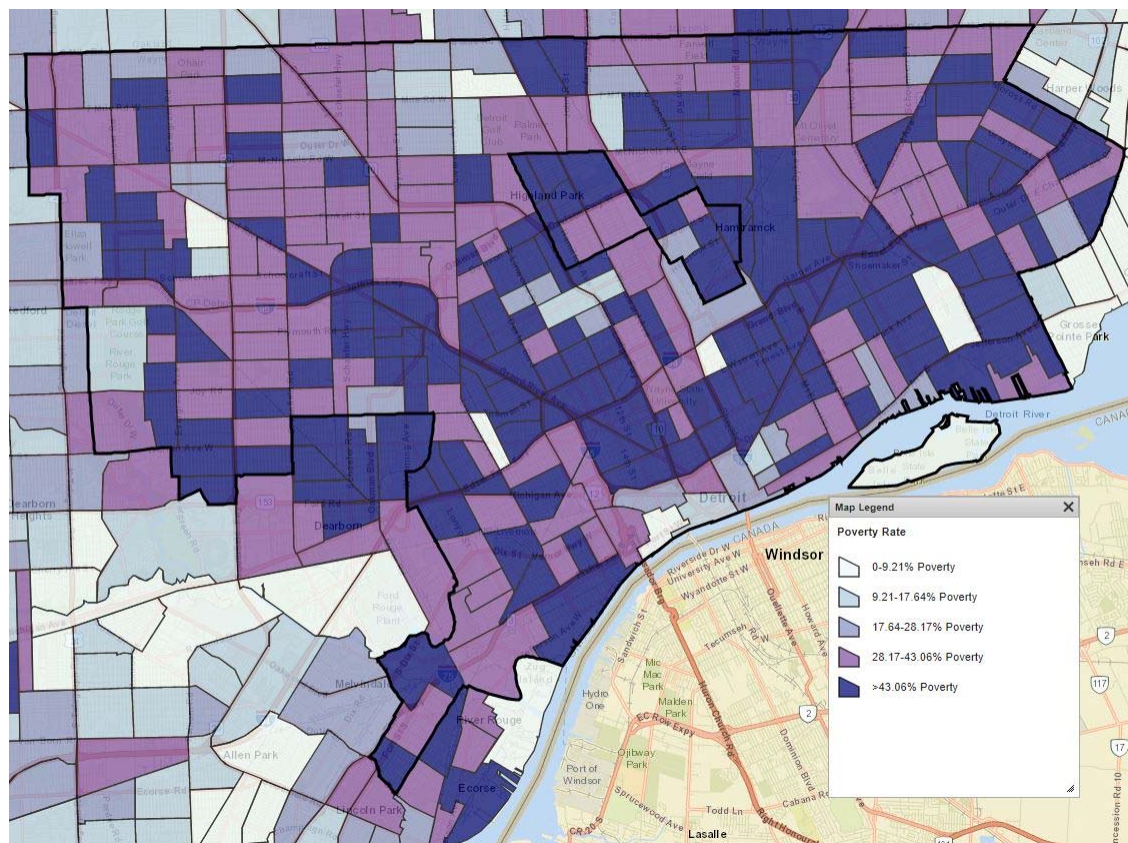
Single person households are a demographic with significant needs. The 2011-2015 American Community Survey 5-Year Estimates indicate there are 51,167 single female households and 47,488 single male households in Detroit. The median income in Detroit for a single female living alone is \$16,900 while the median income for a single male living alone is \$17,284. Another group of households in need of housing assistance are seniors (65-years and older) of which there are 59,843 households. Additionally, seniors tend to live on fixed incomes, have a higher rate of disability, and higher healthcare costs. The map below presents the median household income across the city. What is immediately noticeable is that most census tracts fall below \$40,000 per year, with many below \$20,000 which indicates high levels of poverty.

Map 1: Median Household Income



Poverty in the city is widespread. The map below presents the percentage of households in poverty by census tract. In Detroit, nearly all census tracts have a poverty rate of greater than 28 percent.

Map 2: Poverty Rate



The low incomes of Detroit residents translate directly into housing problems. The main housing problem found in Detroit are households spending more than 30 percent of their income on housing costs which indicates cost burdening. Cost burdened households may be at risk for missed payments, foreclosure, eviction, or inability to provide for other necessities such as food, clothing, or transportation due to the amount of money being spent on housing costs. Cost burdened households account for nearly 45 percent of all households in Detroit, translating into 114,080 households of which 95,885 are Black households. Other problems such as overcrowding and substandard housing while important, collectively affect 9,340 households or around 4 percent of all households.

Extremely low-income renter households experience tremendous hardship. Based on the HUD data there were 36,980 extremely low-income renter households, which accounts for 80 percent of renter households, experiencing severe cost burdening. Similarly, 70 percent of extremely low-income owner households were cost burdened.

Other housing issues identified were substandard housing and overcrowding. Substandard housing affects 2 percent of households in Detroit while overcrowding affects 1 percent of households. Extremely low-income renter households are vulnerable to substandard housing issues, as 2,015 households (69 percent) who live in substandard conditions. Similarly, extremely low-income owner households experience substandard housing conditions at a rate of 55 percent. Overcrowding is not as an acute problem in the city but still tends to affect extremely low-income renter households the greatest. Based on the data, 60 percent of overcrowding in renter housing occurs in housing units occupied by households which are extremely low-income.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	713,777	690,075	-3%
Households	317,734	255,740	-20%
Median Income	\$29,447.00	\$25,764.00	-13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	89,890	45,730	46,895	20,830	52,395
Small Family Households	31,600	16,140	17,290	7,810	22,345
Large Family Households	9,090	5,245	4,475	1,895	4,005
Household contains at least one person 62-74 years of age	13,970	9,490	11,460	5,305	14,360
Household contains at least one person age 75 or older	7,075	7,215	6,795	2,520	4,960
Households with one or more children 6 years old or younger	19,100	7,925	6,270	2,755	4,615

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	2,015	455	265	200	2,935	855	225	310	170	1,560
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	810	315	230	70	1,425	95	120	130	40	385
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,675	710	305	110	2,800	595	800	470	180	2,045
Housing cost burden greater than 50% of income (and none of the above problems)	36,980	6,750	575	60	44,365	13,915	4,225	1,565	265	19,970
Housing cost burden greater than 30% of income (and none of the above problems)	6,200	10,430	6,935	605	24,170	4,745	5,680	5,945	1,820	18,190
Zero/negative Income (and none of the above problems)	8,050	0	0	0	8,050	3,465	0	0	0	3,465

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
 Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	41,475	8,225	1,375	445	51,520	15,460	5,370	2,470	655	23,955
Having none of four housing problems	13,560	16,610	18,940	6,685	55,795	7,880	15,535	24,110	13,050	60,575
Household has negative income, but none of the other housing problems	8,050	0	0	0	8,050	3,465	0	0	0	3,465

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
 Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	18,340	7,135	3,235	28,710	6,360	3,265	2,775	12,400
Large Related	5,335	1,700	424	7,459	2,355	1,160	450	3,965
Elderly	7,225	3,310	1,240	11,775	6,125	4,375	3,075	13,575
Other	15,355	5,780	2,745	23,880	4,855	1,510	1,290	7,655
Total need by income	46,255	17,925	7,644	71,824	19,695	10,310	7,590	37,595

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	16,325	2,875	150	19,350	4,790	1,335	500	6,625
Large Related	4,610	475	4	5,089	1,480	355	105	1,940
Elderly	5,320	1,130	100	6,550	4,545	1,990	700	7,235
Other	13,350	2,385	320	16,055	3,850	660	280	4,790
Total need by income	39,605	6,865	574	47,044	14,665	4,340	1,585	20,590

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,810	595	205	130	2,740	585	715	295	165	1,760
Multiple, unrelated family households	575	370	230	50	1,225	100	215	305	55	675
Other, non-family households	105	50	110	0	265	4	0	0	0	4
Total need by income	2,490	1,015	545	180	4,230	689	930	600	220	2,439

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Generally, single households on fixed income are the most likely to live in substandard housing due to their inability to pay the average rent or their inability to maintain their homes. These individuals need housing assistance and are at-risk of becoming homeless if an unexpected event affects their financial situation.

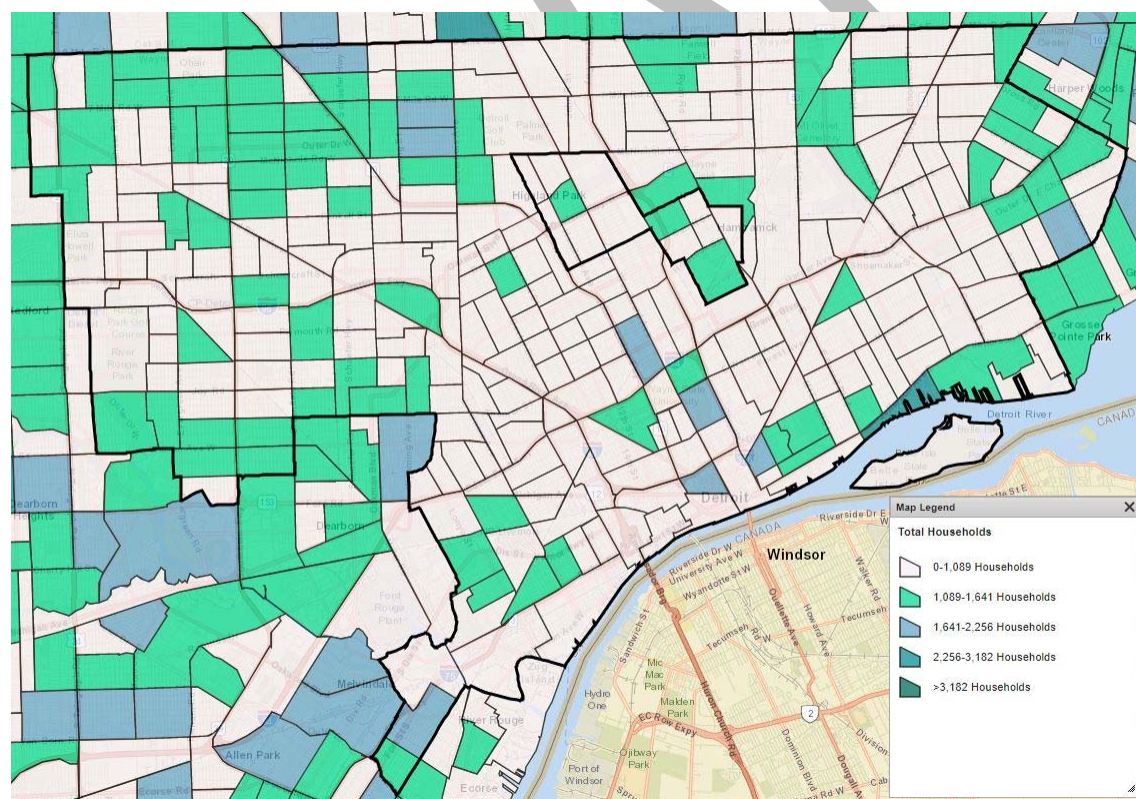
The 2011-2015 American Community Survey 5-Year Estimates indicate there are 51,167 single female households and 47,488 single male households in Detroit. The median income in Detroit for a single female living alone is \$16,900 while the median income for a single male living alone is \$17,284. Both demographic groups have very low incomes which also contribute to housing problems like severe cost burdening because at such low incomes housing choices and options become limited. Using the metric of housing costs not exceeding 30 percent of income, the rents which would be affordable to single females and males would be \$432 and \$532 a month, respectively. According HUD’s Fair Market rent data, the

average monthly rent for a one-bedroom unit in Detroit is \$753 (per HUD's FY2019 Fair Market Rent Documentation System). When adding the cost of utilities, the potential for housing cost burden remains high for single person households who are at or below the median income.

Another group of households in need of housing assistance are seniors (65-years and older). According to data provided by the ACS, there are 59,843 senior households in Detroit. While not all senior households are single person households, there is a risk that these households may eventually become single person households. Additionally, seniors tend to live on fixed incomes and have higher healthcare costs which limit the amount of money they could potentially spend on housing. The median income of a senior household in Detroit is \$29,741 which translates to an affordable rent of \$676 per month. Again, housing choices are limited at this level of income.

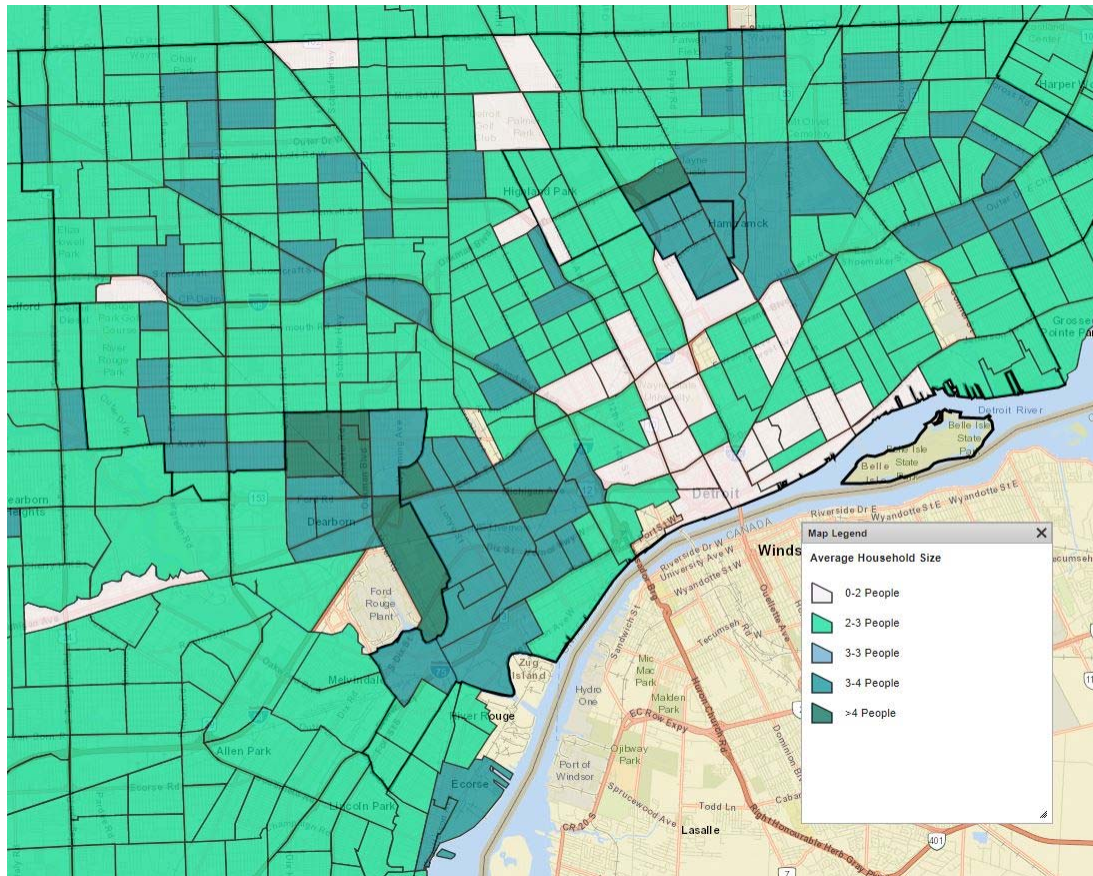
The below map presents household concentrations across the city. Interestingly, greater concentrations of households are found on the periphery of the city. The central part of the city lacks residential density because it is primarily commercial and has also been a victim of a decades long decline in households. A few census tracts in Midtown have higher concentrations of households, however these can be attributed to new apartment and condominium developments being built over the last decade. Aside from these dense developments, the housing stock in Detroit tends to be mostly single-family homes.

Map 3: Total Households



Outside of Downtown and Midtown where the average household size is between one and two persons, much of the city is composed of 2-3 person households. The northeast and southwest portions of the city have a higher than average household size, ranging between 3-4 person households. The map below illustrates the distribution of these households.

Map 4: Average Household Size



Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Federal laws define a person with a disability as “Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.” The Census classifies disabilities in the following categories:

- those with a hearing or vision impairment
- those with an ambulatory limitation
- those with a cognitive limitation
- those in a self-care or independent living situation

The need for home accessibility and other services for people with disabilities in Detroit is essential because a significant portion of the city's population have disabilities. Based on disability data from the ACS 2011-2015 for Detroit:

- 20 percent or 135,689 individuals have a disability.
- 8 percent or 10,087 children between the ages of 5 and 17 years old have a disability.
- 26 percent or 69,473 individuals between 18 and 34 years old have a disability.
- 46 percent or 38,499 individuals over the age of 65 have a disability.

Looking further at the disability household data which was obtained via HUD CHAS 2011-2015, about 94,610 households (37 percent) in Detroit have a household member who qualifies as having a disability based on the Census definition. Approximately 25 percent of households have at least one resident living with ambulatory limitations; of renter households about 24 percent have a member with an ambulatory limitation. Recognizing the housing and service needs these populations require is critically important. Disabled residents often rely on long-term care and wrap-around services. There may also be an unmet need for long-term housing facilities to assist residents with disabilities.

Physical and mental health disabilities can make it difficult to earn enough to afford adequate housing. While those with disabilities can qualify for Supplemental Security Insurance (SSI) and Social Security Disability Insurance (SSDI), these programs alone may not prevent the disabled from experiencing homelessness.

What are the most common housing problems?

Many Detroit households are spending more than 30 percent of their income on housing costs. HUD classifies households spending more than 30 percent of their income on housing costs as "cost burdened". Households spending more than 50 percent of their income on housing costs are considered "severely cost burdened". Cost burdened households may be at risk for missed payments, foreclosure, eviction, or inability to provide for other necessities such as food, clothing, or transportation due to the amount of money being spent on housing costs. Cost burdened households account for nearly 45 percent of all households in Detroit, translating into 114,080 households of which 95,885 are Black households.

Vacant housing units are another major housing problem in Detroit. The number of households in Detroit decreased by 20 percent between 2009 and 2015, in part due to the Great Recession and the subsequent housing foreclosure crisis. As households left the city, the inventory of vacant housing units began to increase. Presently, there are about 109,788 vacant housing units in the city, which accounts for 30 percent of the entire housing stock. Detroit has enough housing units to serve its residents, but a problem lies in not having enough decent, safe, and affordable housing for residents. Many of the vacant housing units are in disrepair or in locations which lack amenities which ultimately decrease their marketability and value.

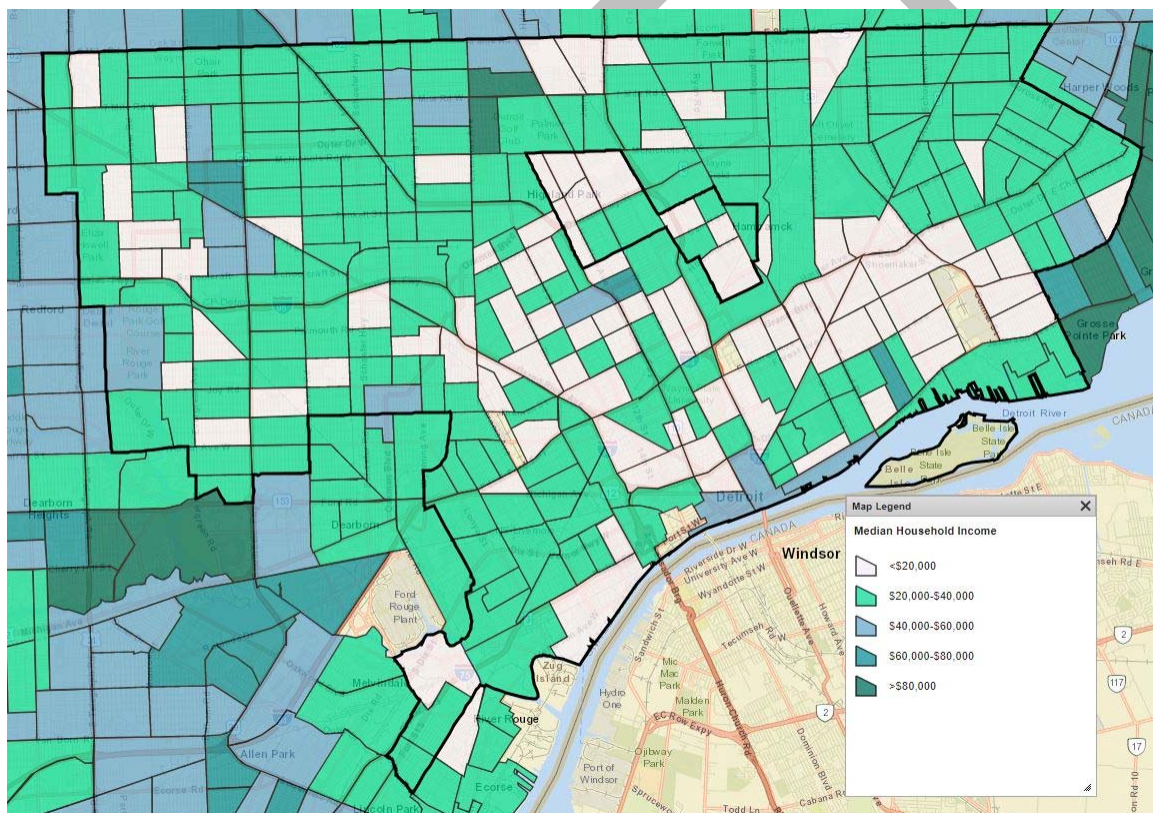
Blight decreases home values, and neighborhoods with a considerable amount of blight do not receive private investment. As blight permeates a neighborhood, the decrease in home values also impacts neighborhood wealth for existing homeowners. Those looking to purchase homes in the neighborhood may be unable to secure loans from lending institutions because underlying asset values are decreasing. In Detroit, the housing stock tends to be older which can increase the chances homes need maintenance

and repairs. With median household incomes so low in Detroit, there may be challenges for existing homeowners to afford necessary home repairs.

Are any populations/household types more affected than others by these problems?

Incomes influence where households can afford to live and the type of housing available. Low incomes tend to limit households to certain neighborhoods that may have an older housing stock with more issues. Of the major racial groups found in Detroit, Black/African American households had the lowest median income at \$25,119 per year. White households had a median income of \$29,181, while Hispanic/Latino households earned \$29,741. Across all racial groups, incomes are low especially when compared to the state median of \$49,576. The map below presents the distribution of income across the city, with the lowest income population being shown clustered in the center of the city.

Map 5: Median Household Income



Male and Female head of households with or without children often struggle to earn enough to support themselves and their family, even though they are working and earning an income. These households could be described as the “working poor” where they earn incomes but may rely on supplemental help and services such as food banks to remain a step ahead of poverty. The federal poverty line for a three-person household is \$21,330. Female single parent households in Detroit comprise 51 percent of all family households and have a median income of \$21,410. Male single parent households account for about 12

percent of all family households and have a median income of \$25,908. Married-couple family households account for the remaining 37 percent of families and have a median income of \$50,522.

Individuals living on a fixed income mostly provided by Social Security (SSI), such as seniors and individuals with disabilities/mental illness, are more affected than others by housing cost burden problems. In some circumstances it can be more challenging for individuals with disabilities to find employment, thus limiting their ability to earn a living wage. Affordable housing options for individuals with disabilities are critically important as there currently is limited choice.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Some of the causes of homelessness include eviction; doubled-up or severely overcrowded housing; domestic violence; job loss; and hazardous housing conditions. Aside from these, one of the primary causes of homelessness, particularly among families, is the general lack of affordable housing. The lack of affordable housing can be compounded by structural economic difficulties which constrain a household's ability to secure housing. There is a general need for economic improvement which can help make jobs accessible, provide technical training to individuals in need, and teach the soft skills necessary to secure and maintain employment.

The following is a list (not exhaustive) of needs of low-income households who have experienced homelessness, or are currently in supportive housing:

- Need for affordable housing.
- Help navigating public housing and voucher program.
- Need for connections to employment and job training.
- Need for aftercare services for families that have been stabilized through shelter or supportive housing resources, including Rapid Rehousing.
- Need for greater collaboration and coordination with other systems serving at-risk households, including systems that deal with immigration, mental health, substance abuse, development disabilities, foster care, corrections, and healthcare system.
- Need of funding for non-housing-based services-only programs (e.g. case management, transportation, day care, and employment programs).

Permanent Supportive Housing (PSH) is an effective intervention for chronically homeless individuals and families. PSH provides a permanent rental subsidy and wrap around services for persons who have significant barriers to housing. The Detroit Continuum of Care (CoC) dedicates funds and resources to address chronically homeless individuals and families by specifically targeting a portion of the community's CoC funded PSH resources to those who are chronically homeless. The funds are used to support homeless individuals in obtaining (among other things), housing, drug treatment, counseling, and job training.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Housing types for at-risk populations in Detroit include:

- Emergency Shelter
 - There are many emergency shelter providers in the city and some of these shelters are specifically targeted to youth, veterans, or victims of domestic violence.
- Warming Centers
 - During the winter months, seasonal emergency shelters are opened to provide additional shelter space for persons during the cold weather months.
- Rapid Re-housing (RRH)
 - RRH provides short to medium term rental assistance and services for individuals, families, and veterans to quickly move from a homeless situation back into housing. The Detroit CoC provides grant funding to organizations providing RRH.

The methodology to determine at-risk population involves determining the number of homeless persons/households and investigating their housing needs. The Detroit Continuum of Care actively monitors the homeless population and works with service providers to provide housing assistance.

Specify housing characteristics that have been linked with instability and an increased risk of homelessness

The primary characteristics linked with housing instability are a lack of or under employment; previous evictions; history of domestic violence, mental illness, and drug use; and criminal convictions. While this is not a comprehensive list of characteristics linked with housing instability and increased risk of homelessness, these characteristics drive local policies and efforts to increase the interactions within and among several social service systems. Particularly vulnerable populations which are at risk for homelessness including:

- Youth aging out of foster care.
- Women escaping domestic violence.
- Persons exiting a health care institution.
- Persons exiting a mental health care institution.
- Persons exiting a prison.

The city has enacted discharge policies which have helped transition the above-mentioned populations out of the system and into the general population. The strategy and approach try to mitigate the risks of individuals becoming homeless.

Discussion

Homelessness results from a complex set of circumstances that require people to choose between food, shelter, and other basic needs. Efforts on the part of the City and its partners are needed to ensure

individuals can obtain employment which pays a living wage and afford housing which meets their basic needs.

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

This section focuses on identifying any housing problems occurring at a disproportionately greater rate for racial or ethnic households within extremely low (0-30% AMI), very low (30-50% AMI), low (50-80% AMI), and middle (80-100% AMI) income levels. For extremely low-income households, 76 percent had one or more housing problems, however there was no individual racial or ethnic category which had a disproportionate need when compared to the jurisdiction. The largest household group affected was Black/African Americans which had 57,015 households categorized with one or more housing problems and accounted for about 76 percent of Black/African American households below 30% of AMI.

For very low-income households, 65 percent had one or more housing problems, but no individual racial or ethnic group had a disproportionate need when compared to the jurisdiction. Similarly, for low-income households, 36 percent had one or more housing problems, but no individual racial or ethnic group had a disproportionate need when compared to the jurisdiction. For middle-income households, 17 percent had one or more housing problems and of those, Asian households were identified as having a disproportionate need when compared to the jurisdiction with 35 percent of Asian households experiencing housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	67,880	10,490	11,515
White	5,690	1,295	1,270
Black / African American	57,015	8,275	9,550
Asian	565	50	175
American Indian, Alaska Native	285	70	60
Pacific Islander	0	0	0
Hispanic	3,290	550	435

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29,705	16,025	0
White	2,850	1,820	0
Black / African American	24,260	12,460	0
Asian	330	160	0
American Indian, Alaska Native	70	40	0
Pacific Islander	0	0	0
Hispanic	1,755	1,260	0

Table 14- Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,725	30,165	0
White	1,320	3,325	0
Black / African American	14,125	23,920	0
Asian	160	280	0
American Indian, Alaska Native	34	75	0
Pacific Islander	0	20	0
Hispanic	840	2,115	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,525	17,310	0
White	295	2,025	0
Black / African American	2,915	13,990	0
Asian	35	65	0
American Indian, Alaska Native	4	70	0
Pacific Islander	0	0	0
Hispanic	210	815	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The CHAS data provided by HUD shows that in aggregate across the City of Detroit about 117,835 households, which accounts for 58 percent of all households, have one or more of the four housing problems defined by HUD. The concentration of housing problems tends to intensify at lower incomes particularly those with incomes below 30 percent of AMI, while the percentage of households with housing problems decreases at the upper end of the income spectrum.

In Detroit, for households between 0-30% of AMI about 76 percent experience one or more housing problems. For households at between 30-50% of AMI and 50- 80% of AMI, 65 percent and 36 percent respectively experience one or more housing problems. While for households at 80% to 100% of AMI, 17 percent experience one or more housing problems. Within each of the income cohorts, differences are experienced by the various racial and ethnic groups. The information below presents an analysis and discussion of the income and racial groups experiencing a disproportionately greater need based on the IDIS HUD tables.

- Table 13: Extremely Low-Income (0% - 30% of AMI)
 - For the jurisdiction, 76 percent of the households had one or more housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.
 - The largest household group was Black/African Americans which had 57,015 households categorized with one or more housing problem and accounted for about 76 percent of Black/African American households below 30% of AMI.

- Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, there was difference of 1 percentage point between that group (Black/African American) and the jurisdiction.
- Table 14: Very Low-Income (30% -50% of AMI)
 - For the jurisdiction, 65 percent of the households had one or more housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.
 - The largest household group was Black/African Americans which had 24,260 households categorized with one or more housing problem and accounted for about 66 percent of Black/African American households between 30% and 50% of AMI.
 - Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, there was difference of 2 percentage point between that group (Asian) and the jurisdiction. In total, there were 330 Asian households which had one or more of the identified housing problems.
- Table 15: Low Income (50% -80% of AMI)
 - For the jurisdiction, 36 percent of the households had one or more housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.
 - The largest household group was Black/African Americans which had 14,125 households categorized with one or more housing problem and accounted for about 37 percent of Black/African American households 50% and 80% of AMI.
 - Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, there was difference of 1 percentage point between that group (Black/African American and Asians) and the jurisdiction. In total, there were 160 Asian households which had one or more of the identified housing problems.
- Table 16: Middle-Income (80% - 100% of AMI)
 - For the jurisdiction, 17 percent or 3,525 households had one or more housing problems.
 - Asian households were identified as having a disproportionate need when compared to the jurisdiction with 35 percent of Asian households experiencing housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

This section focuses on identifying households which have severe housing problems that result in a disproportionately greater need. For extremely low-income households, 63 percent had severe housing problems, however there was no individual racial or ethnic category which had a disproportionate need when compared to the jurisdiction. For very low-income households, 30 percent have severe housing problems with Asian and American Indian racial groups experiencing disproportionate need. For low-income households, 8 percent had severe housing problems, but no individual racial or ethnic group had a disproportionate need when compared to the jurisdiction. For middle-income households, only 5 percent had severe housing problems, with Asian households being identified as having a disproportionate need when compared to the jurisdiction. Approximately 25 percent of Asian households experienced severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	56,935	21,440	11,515
White	4,490	2,500	1,270
Black / African American	48,165	17,130	9,550
Asian	485	125	175
American Indian, Alaska Native	220	135	60
Pacific Islander	0	0	0
Hispanic	2,655	1,180	435

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,595	32,145	0
White	1,340	3,330	0
Black / African American	11,105	25,615	0
Asian	225	265	0
American Indian, Alaska Native	45	65	0
Pacific Islander	0	0	0
Hispanic	730	2,285	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,845	43,050	0
White	370	4,270	0
Black / African American	2,910	35,135	0
Asian	45	390	0
American Indian, Alaska Native	4	105	0
Pacific Islander	0	20	0
Hispanic	350	2,600	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,100	19,735	0
White	95	2,225	0
Black / African American	835	16,070	0
Asian	20	80	0
American Indian, Alaska Native	4	70	0
Pacific Islander	0	0	0
Hispanic	135	890	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The CHAS data provided by HUD shows that in aggregate across the City of Detroit about 75,475 households, which accounts for 37 percent of all households, have severe housing problems as defined by HUD. The concentration of housing problems tends to intensify at lower incomes particularly those with incomes below 30 percent of AMI, while the percentage of households with housing problems decreases at the upper end of the income spectrum.

In Detroit, for households between 0-30% of AMI about 63 percent experience severe housing problems. For households at between 30-50% of AMI and 50- 80% of AMI, 30 percent and 8 percent respectively experience severe housing problems. While for households between 80% to 100% of AMI, 5 percent experienced severe problems. The information below presents an analysis and discussion of the income and racial groups experiencing a disproportionately greater need based on the IDIS HUD tables.

- Table 17: Extremely Low-Income (0% - 30% of AMI)
 - For the jurisdiction, 63 percent of the households had severe housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.
 - The largest household group was Black/African Americans which had 48,165 households categorized with severe housing problems and accounted for about 64 percent of Black/African American households below 30% of AMI.
 - Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, there was difference of 1 percentage point between that group (Black/African American) and the jurisdiction.

- Table 18: Very Low-Income (30% -50% of AMI)
 - For the jurisdiction, 30 percent of the households had severe housing problems.
 - Asian and American Indian racial groups had a disproportionate need when compared to the jurisdiction. About 46 percent of Asian and 41 percent of American Indian households experienced severe housing problems.
 - The largest household group was Black/African Americans which had 11,105 households with severe housing problems and accounted for about 30 percent of Black/African American households between 30% and 50% of AMI.

- Table 19: Low Income (50% -80% of AMI)
 - For the jurisdiction, 8 percent of the households had severe housing problems.
 - No racial or ethnic category had a disproportionate need when compared to the jurisdiction.
 - The largest household group was Black/African Americans which had 2,910 households categorized with severe housing problems and accounted for about 8 percent of Black/African American households between 50% and 80% of AMI.
 - Of the racial and ethnic groups which had a greater percentage of housing problems than the jurisdiction, there was difference of 4 percentage point between that group (Hispanic) and the jurisdiction. In total, there were 350 Hispanic households which had severe housing problems.

- Table 20: Middle-Income (80% - 100% of AMI)
 - For the jurisdiction, 5 percent or 1,100 households had a severe housing problem.
 - Asian households were identified as having a disproportionate need when compared to the jurisdiction with 25 percent of Asian households experiencing severe housing problems.
 - While not experiencing disproportionate need, about 13 percent of Hispanic households are experiencing severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

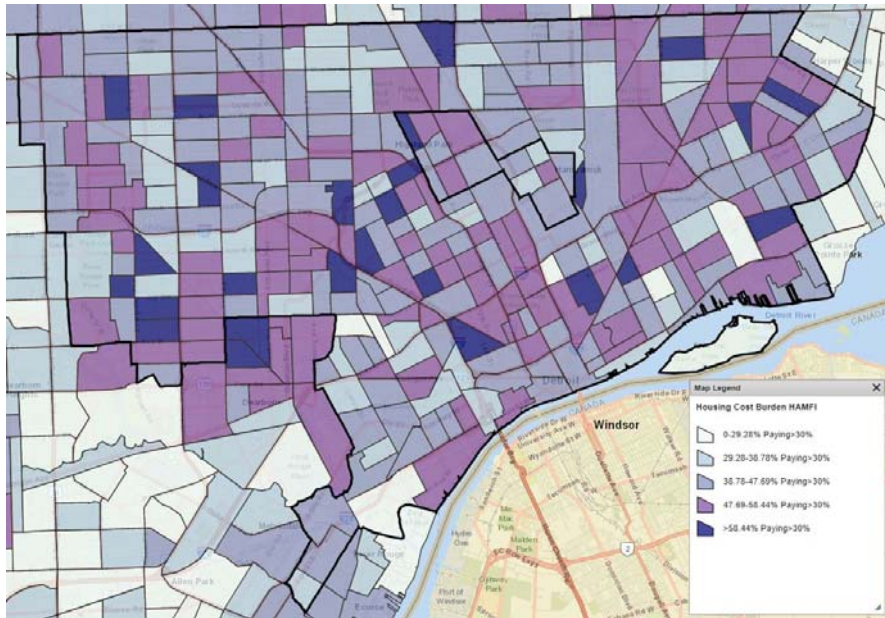
Introduction:

This section focuses on identifying households in greater need because of being housing cost burdened. The analysis looks at households without cost burdens (less than or equal to 30 percent), with cost burdens of (30-50 percent), and with severe cost burdens (more than 50 percent). While the cost burdening rate is high for Detroit households at 18 percent, no racial or ethnic groups have a disproportionate greater need. Similarly, 27 percent of households are severely cost burdened, but no racial or ethnic group experiences a disproportionate greater need.

Housing cost burdened is defined as spending 30 percent or more of household income on housing expenses. Severely cost burdened is defined as spending 50 percent or more of household income on housing. Based on these definitions, cost burdening is a serious problem for both owner and renter households in Detroit. For example, table 20 below shows there are 45,950 households (18 percent) which spend between 30 percent and 50 percent of their income on housing, while 68,130 households (27 percent) spend greater than 50 percent of their income on housing. The discussion in this section describes the racial and ethnic groups which experience a disproportionate concentration of cost burdening than the jurisdiction as a whole.

The map below presents cost burdened households by HUD Area Median Family Income (HAMFI) across Detroit. There is no clear pattern of cost burdening, rather cost burdened households exist across nearly all census tracts. Out of all the census tracts in the city, only six have fewer than 30 percent of households as being cost burdened. HAMFI is a similar term used for Area Median Income (AMI).

Map 6: Housing Cost Burden



Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	129,260	45,950	68,130	12,405
White	16,280	4,325	5,535	1,320
Black / African American	101,600	37,830	58,055	10,285
Asian	1,255	475	530	180
American Indian, Alaska Native	475	135	220	89
Pacific Islander	20	0	0	0
Hispanic	7,625	2,565	2,790	485

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the jurisdiction as a whole. Table 20 above presents the number of households without cost burdens (less than or equal to 30 percent), with cost burdens of (30-50 percent), with severe cost burdens (more than 50 percent), and households for which cost burden was not computed due to negative incomes. The information below presents an analysis and discussion of cost burdening issues as they relate to race.

- Cost burden of between 30 to 50 percent of income
 - In Detroit, 45,950 households which accounts for 18 percent of all households are cost burdened.
 - The largest household group was Black/African Americans which had 37,830 households categorized as cost burdened and accounted for about 18 percent of Black/African American households.
 - There were 475 Asian households considered cost burdened in Detroit which accounts for about 19 percent of all Asian households. There is a nearly 2 percent differential cost burdened Asian households and the jurisdiction.
 - Based on the HUD cost burden data, no racial or ethnic groups experienced a disproportionate greater need.
- Cost burden greater than 50% of income
 - In Detroit, 68,130 households which accounts for 27 percent of all households are severely cost burdened.
 - The largest household group was Black/African Americans which had 58,055 households categorized as severely cost burdened and accounted for about 28 percent of Black/African American households.
 - There were 530 Asian households considered severely cost burdened in Detroit which accounts for about 22 percent of all Asian households.
 - Based on the HUD cost burden data, no racial or ethnic groups experienced a disproportionate greater need.

The high rates of cost burdening across the city, particularly severe cost burdening, indicates that the current housing price points are not meeting the needs of Detroit households. Issues around employment, education, transportation access, and neighborhood investment are all contributing factors which impact incomes and the ability to afford housing in the city.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the income by race data provided by the ACS 2011-2015, the racial and ethnic categories which have the greatest need are Black/African American and American Indian and Alaska Natives. When compared to the majority White population which has a median household income of \$29,181, the median income of Black/African American households is about 86 percent of White households, and the median income of American Indian and Alaska Natives was 78 percent. This translates into a median income of \$25,119 for Black/African American households, and \$22,813 for American Indian and Alaska Natives households.

Racial and ethnic groups such as Asian and Hispanic households have a slightly higher median income than the jurisdiction. Asian households have median household incomes of \$29,892 while Hispanic households have median incomes of \$29,741.

If they have needs not identified above, what are those needs?

Education levels of Detroit residents show a disparity between the non-white minority population and the White population. This educational gap can mean the difference between economic opportunities, higher incomes, and improved housing conditions. Based on an analysis of the data, 20 percent of the White population ages 25 and above has a bachelor's degree compared to only 12 percent of the Black/African American population and 5 percent of the Hispanic population.

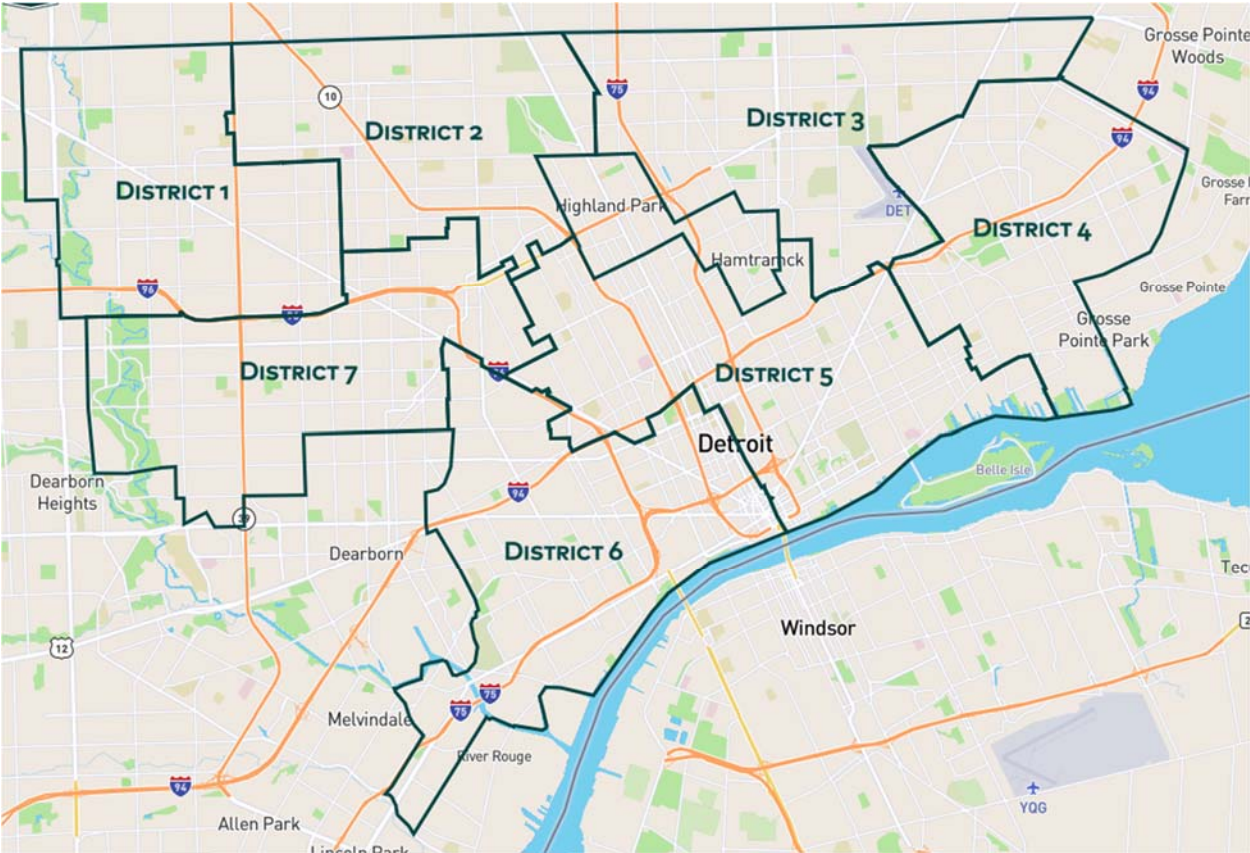
A positive correlation between income and education exists, i.e. those with higher levels of education have higher incomes and lower levels of poverty. In Detroit, for individuals with just a high school diploma the poverty rate is 35 percent, while those who hold a bachelor's degree or higher have a poverty rate of 14 percent. To further illustrate the correlation, the median income of a bachelor's degree holder is \$36,996, which is much higher than the median income of a resident with only a high school diploma at \$20,932. A key need in Detroit is educating the workforce so they can take advantage of economic opportunities as they arise.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The poverty rate for Detroit is about 40 percent and consistent across all racial and ethnic groups. This shows that many residents are struggling economically and are also in need of assistance. Geographically, Detroit has a large land area and lower levels of density, therefore the population is spread across many neighborhoods. Black/African Americans constitute over 82 percent of the population and live in all neighborhoods. The White population accounts for about 13 percent and is also spread throughout the city but have greater concentrations in the eastern part of the city, particularly in City Council Districts Three and Five. Hispanic/Latino residents comprise about 8 percent of the population and are generally concentrated in the southwest portion of the city which aligns with City Council District Six. Asian residents, who account for 1 percent of the population, are concentrated in City Council District Three.

The Asian population is composed of a variety of groups including the Hmong, who began arriving in Detroit in the 1970's from Southeast Asia.

Map 7: City Districts



NA-35 Public Housing – 91.205(b)

Introduction

In 1933 the City of Detroit established the Detroit Housing Commission (DHC) under the Michigan Housing Facilities Act. Throughout DHC's 87-year history their mission has been to provide safe, decent, and affordable housing for low- and moderate-income people. DHC is the largest owner of rental housing in the City of Detroit with nearly 4,000 units. The DHC also operates the Housing Choice Voucher Program (HCV), formerly known as Section 8, through its Assisted Housing Department. Households that can secure public housing or HCV's are predominately very low-income, and in many cases extremely low-income. Given the number of low-income households in Detroit, demand for affordable housing is strong while current supply is insufficient.

Having a secure and safe place to live is the most immediate need of residents in public housing and/or those who have Housing Choice vouchers. Aside from a secure and safe home, is the need for employment opportunities which pay wages that enable households to move up and out of public housing. Additionally, access to educational resources can help individuals gain new skills, knowledge, and training to be competitive in the workforce. The city is actively working on improving the condition of public housing units in Detroit to ensure residents have a safe place to live. The City has nearly 4,000 public housing units and provides about 6,000 housing vouchers to qualifying households. Of the total housing vouchers available, 448 housing vouchers were given to the elderly, while 1,488 vouchers were given to families with a disabled member, highlighting the fragility of the population. Residents of public housing, or households with vouchers are predominately low-income, and in many cases extremely low-income.

The lack of long-term and well-paying employment is an immediate need for public housing residents and voucher recipients because without access to better economic opportunities the status quo is likely to remain. In addition to economic opportunities, access to social and community-based services can help residents of public housing and those with vouchers. The elderly and disabled comprise a significant minority of public housing/voucher recipients, and these populations required wrap-around services ensure their quality of life and dignity.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit vouchers in use	0	289	2,641	5,546	26	5,483	0	22	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	6,103	9,744	11,943	12,102	11,887	0	12,764
Average length of stay	0	3	5	6	4	6	0	9
Average Household size	0	1	1	2	1	2	0	4
# Homeless at admission	0	0	47	0	0	0	0	0
# of Elderly Program Participants (>62)	0	22	803	448	26	420	0	0
# of Disabled Families	0	70	716	1,488	0	1,478	0	9
# of Families requesting accessibility features	0	289	2,641	5,546	26	5,483	0	22
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	8	26	150	0	150	0	0	0
Black/African American	0	281	2,610	5,339	26	5,276	0	22	0
Asian	0	0	0	11	0	11	0	0	0
American Indian/Alaska Native	0	0	5	37	0	37	0	0	0
Pacific Islander	0	0	0	9	0	9	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	12	27	0	27	0	0	0
Not Hispanic	0	287	2,629	5,519	26	5,456	0	22	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Based on the PIC data, there were a total of 5,546 housing vouchers being used by households in Detroit. Within the total housing voucher numbers: 448 housing vouchers for the elderly, and 1,488 vouchers are for disabled families. The request for accessibility features in housing units is universal throughout the entire public housing stock with all 5,546 families requesting such features. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD. Generally, the need for unit accessibility is associated with wheelchair access. Modifications are also done to support hearing impairments and occasionally modifications to support visual impairments.

The DHC complies with the Americans with Disabilities Act (ADA) requirements in its housing stock and programs. As part of its capital improvement program and repositioning strategy, DHC is working to update all its units to comply with ADA. Upgrades were completed for the Interior of the buildings at Sheridan, Warren West, and Woodbridge Senior Village. Additionally, compliance renovations were completed at Smith Homes, Warren West, Woodbridge Senior Village, DHC Administration Office at 1301 E. Jefferson, and Forest Park. The Detroit Housing Commission only has two waiting lists, one for public housing and one for Section 8 vouchers. Applicants can request “reasonable accommodation” for persons with disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Having a secure and safe place to live is the most immediate need of residents in public housing and/or those who have Housing Choice vouchers. Residents of public housing, or households with Housing Choice vouchers are predominately low-income, and in many cases extremely low-income. The lack of long-term and well-paying employment is an immediate need for this population group because without access to better economic opportunities the status quo is likely to remain. In addition to economic opportunities, access to social and community-based services can help residents of public housing and those with Housing Choice vouchers. The following is a list (not exhaustive) of some of the immediate needs of residents including those on the waiting list for accessible units:

- Access to educational and credentialing programs to encourage skill development.
- Worker readiness, job training, job placement, and job retention services.
- Transportation for special needs population.
- Access to affordable daycare facilities.
- Wheelchair access throughout all buildings in the DHC inventory as well as privately-owned units participating in the HCV program.
- Financial literacy and planning services.
- Mobility counseling and housing search assistance for voucher holders.
- More affordable housing in safe neighborhoods that also have employment opportunities and community amenities.

How do these needs compare to the housing needs of the population at large?

The needs of public housing residents and holders of HCV's are generally like the needs of the broader public in that most would like to live in housing which safe, modernized, and close to employment centers and transportation nodes. One key difference between the general population and households in public housing or those receiving HCV's is that households receiving housing assistance have lower incomes. Given the low incomes of this population group, support services in the form of job training, skill development, and childcare are needed to ensure that this group can thrive economically.

What makes existing housing assistance recipients different than the broader public is that ideally DHC residents and HCV holders should not have any housing quality or affordability problems. Public Housing residents are in subsidized housing units which are affordably priced based on income; additionally, these units are regularly inspected to ensure no physical issues exist. Low-income disabled residents may experience housing problems regarding universal design and accessibility, however, the DHC is working towards modernizing its housing inventory to make all units accessible.

In addition to rental housing, the DHC has developed a homeownership program where eligible public housing residents can achieve homeownership. Using its Housing Choice Voucher (HCV) and Family Self Sufficiency Programs (FSS) jointly, families are offered a homeownership option during annual recertification and home ownership information sessions. The DHC partners with lenders and housing counseling agencies and are currently working with 22 HCV participants to become potential homeowners in the 2020 calendar year.

Discussion

The DHC created a comprehensive Capital Improvement Plan which addresses the needs of properties based on the guidance received from the Physical Needs Assessment. The Plan was created and is executed in accordance with HUD guidance and regulations. DHC has effectively expended and administered the Capital Fund Program (CFP) to improve and preserve DHC properties. This resulted in substantial improvements of Public Housing Authority (PHAS) indicators and Real Estate Assessment Center (REAC) property inspections scores. The Detroit Housing Commission has used the projected CFP award amount of \$8,586,102.00 for 2019-2023 budget projections.

Key highlights from the Capital Improvement Plan include:

- Complete roof replacements at Sheridan II, Algonquin, and Sojourner Truth (21 Buildings).
- ADA Compliance (504 Renovations) upgrades were completed for the Interior of the buildings at Sheridan, Warren West, and Woodbridge Senior Village.
- Site work 504 Compliance renovations were completed at Smith Homes, Warren West, Woodbridge Senior Village, DHC Administration Office at 1301 E. Jefferson, and Forest Park.
- Window replacements and Exterior upgrades were completed at Diggs Homes, Brewster Homes, and Algonquin.
- DHC completed the sale of Lee Plaza, Woodland Tower, Douglas Homes, and multiple Scattered Site Vacant Homes/Vacant Lots.

The DHC Development Department is working to create a long-term development plan that is focused on completing the revitalization of Garden View Estates, the Villages at Parkside and developing vacant land at Smith Homes as funding is made available.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Detroit has been effective in preventing a rise in the number of unsheltered homeless. Data shows a low incidence of unsheltered homeless with about 6 percent of the recorded homeless population going unsheltered, and of those unsheltered homeless, most refuse to engage in accessing resources. Most of the homeless population found in Detroit are persons in households with only adults, of which there are 1,306 individuals in such households. The data also shows that 97 percent of all sheltered and unsheltered homeless individuals were Black/African Americans, which indicates Black/African Americans are overrepresented given that they constitute roughly 82 percent of the population of the city.

The Stewart B. McKinney Homeless Assistance Act defines the “homeless” or “homeless individual” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill).
- An institution that provides a temporary residence for individuals intended to be institutionalized.
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Detroit has been effective in preventing a rise in the number of unsheltered homeless. Data shows a low incident of unsheltered homeless with about 6 percent of the recorded homeless population going unsheltered. The city along with non-profits target their resources to help alleviate the plight of the homeless population.

Population	Estimate the # of persons experiencing homelessness on a given night		# of persons becoming homeless each year	# of persons exiting homelessness each year	# of persons experiencing homelessness
	Sheltered	Unsheltered			
Persons in Households with Adult(s) and Child(ren)	565	0	1797	1645	3339
Persons in Households with Only Children	1	0	27	27	54
Persons in Households with Only Adults	1306	86	3064	1968	6245
Chronically Homeless Individuals	230	34	439	790	2333
Veterans	280	9	448	494	1103
Unaccompanied Youth	99	3	477	402	879
Persons with HIV	15	6	59	40	115

Alternate Data Source Name:
2019 PIT Count Data, January 2019. Detroit CoC.

Data Source: HMIS Demographic Report, HMIS Custom Collaborative Applicant Report, HDX- 2019 HUD

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Most of the homeless population found in Detroit are persons in households with only adults. Based on the PIT data, there were 1,306 individuals in such households. Another large group found in the city were households with children, there were a total of 565 persons in that family cohort. Most of the homeless in Detroit are sheltered.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	236	12
Black or African American	1,964	77
Asian	0	0
American Indian or Alaska Native	7	2
Pacific Islander	2	0
Multiple Races	48	7
Ethnicity:	Sheltered:	Unsheltered (optional)
Non-Hispanic/Non-Latino	1,662	94
Hispanic/Latino	592	4

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In Detroit, there were 182 households with at least one adult and one child in need of various forms of housing assistance. Of the total households, 121 were in emergency shelter and 61 were in transitional shelters. No households were left unsheltered.

According to the CoC PIT data, there were 289 veteran households in need of emergency or transitional housing. The veteran households seeking assistance were almost exclusively male individuals, with one veteran household having children present. Many veterans need wrap around services; therefore, their housing needs to be centrally located for the veteran to access necessary services. The non-veteran families also find themselves in need of wrap around services, just for different reasons. Most of these households have financial stability issues that keep them on the cusp of homelessness even when they are re-housed through homeless assistance programs.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Point in Time (PIT) data from the Detroit CoC showed that 97 percent of all sheltered and unsheltered homeless individuals were Black/African American. The Detroit area has a roughly 82 percent Black/African American population, which indicates that they are overrepresented in the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Detroit has been effective in preventing a rise in the number of unsheltered homeless. Data from the CoC showed a very low incident of unsheltered homeless with about 6 percent of the recorded homeless population going unsheltered, and of those unsheltered homeless, most refuse to engage in accessing resources. In many cases, multiple mental health barriers prevent individuals from obtaining and maintaining housing. Efforts continue to engage the unsheltered population until they can be housed.

Discussion:

Data shows a low incident of unsheltered homeless with about 6 percent of the recorded homeless population going unsheltered. The city along with non-profits target their resources to help alleviate the plight of the homeless population. Services are available which help transition the homeless population towards long-term stability.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction:

The special needs population in Detroit are a select grouping of individuals which include frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, and persons with HIV/AIDS. The Census classifies disabilities in the following categories: those having a hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living situation. While there is some overlap between seniors and the disabled, many disabled individuals are not seniors and are in fact part of the working age population. Looking further at the disability household data which was obtained via HUD CHAS 2011-2015, about 37 percent of households in Detroit have at least one member with a disability based on the Census definition. Another special needs population found in Detroit are those persons affected with HIV/AIDS. In Detroit there are 5,610 individuals with HIV/AIDS. The disease touches every demographic, from the young to the elderly, Black, White, Hispanic, Native American, and Asian populations. The effect of the disease on individuals and families can be devastating due to health complications, social stigma, and disruptions to everyday life.

The special needs population requires both stability and dignity. The needs for these population groups includes housing and wrap-around social services which can help support and integrate the population into broader society and ensure everyone can live an active and full life. The sections below present information about these populations and their associated needs.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,508
Area incidence of AIDS	.3% of population in Detroit
Rate per population	679.2 per 100,000
Number of new cases prior year (3 years of data)	703
Rate per population (3 years of data)	679.2 per 100,000
Current HIV surveillance data:	
Number of Persons living with HIC (PLWH)	5,610
Area Prevalence (PLWH per population)	.8% of population in Detroit
Number of new HIV cases reported last year	225

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	226
Short-term Rent, Mortgage, and Utility	38
Facility Based Housing (Permanent, short-term, or transitional)	0

Table 2714 – HIV Housing Need

Describe the characteristics of special needs populations in your community:

Some special needs populations found in Detroit include the elderly and those individuals with disabilities. For the purposes of this analysis seniors can be classified as individuals or households headed by those 65-years and older. According to data provided by the ACS, there are 59,843 senior households in Detroit. Additionally, seniors tend to live on fixed incomes and have higher healthcare costs which may limit the amount of money they could spend on housing. Many elderly and/or disabled individuals rely on SSI as a primary source of income which can limit their housing choice and ability to pay for other costs that may arise.

The Census classifies disabilities in the following categories: those having a hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living situation. While there is some overlap between seniors and the disabled, many disabled individuals are not seniors and are in fact part of the working age population. Looking further at the disability household data which was obtained via HUD CHAS 2011-2015, about 37 percent of households in Detroit have at least one member with a disability based on the Census definition. Disability data from the Census shows that in Detroit:

- 20 percent or 135,689 individuals have some sort of disability.
- 8 percent or 10,087 children between the ages of 5 and 17 years old have a disability.
- 27 percent or 69,473 individuals between 35 and 64 years old have a disability.
- 46 percent or 38,499 individuals over the age of 65 have a disability.

The need for home accessibility and other services for people with disabilities in Detroit is critical given the large population. Improved survival rates and increased longevity among persons with disabilities combined with an aging population and the inaccessibility of older homes in lower income neighborhoods are indicators of a growing need for services provided by local organizations.

Another special needs population found in Detroit are those persons affected with HIV/AIDS. The disease touches every demographic, from the young to the elderly, Black, White, Hispanic, Native American, and Asian populations. In Detroit there are 5,610 individuals with HIV/AIDS. The effect of the disease on individuals and families can be devastating due to health complications, social stigma, and disruptions to everyday life.

What are the housing and supportive service needs of these populations and how are these needs determined?

For the special needs population some housing services include (but are not limited to):

- Dedicated elderly housing with universal design.

- Tenant based rental assistance or permanent supportive housing for individuals with disabilities but are living independently.
- Housing for the HIV/AIDS population.
 - Transitional housing for those wanting to move to independent living but, need more structured housing to address barriers that may be preventing them from moving to independence.
 - Housing for people with multiple diagnoses need greater accessibility, short term emergency housing and shelters designed to address immediate crises.

Supportive services for the special needs' population include (but are not limited to):

- Case Management
- Substance abuse treatment
- Mental health services
- Services to enable seniors to "age in place"
- In home caregivers
- Life skills
- Job skills/job training
- Employment opportunities
- Computer skills
- Literacy programs

The special needs population requires both stability and dignity. The needs for these population groups were determined by identifying the structural barriers which these populations face and examining solutions which address these barriers. Housing and wrap-around social services at pathways towards integrating the special needs population into broader society and ensuring that everyone can live a full and active life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Michigan's Department of Health and Human Services HIV/AIDS surveillance data provides information on new diagnoses of HIV infection, persons living with an HIV infection, and deaths among persons with an HIV infection reported from physicians, hospitals, outpatient facilities and labs. A diagnosis of HIV infection refers to persons newly diagnosed and reported with an HIV infection in a particular year, regardless of the stage of disease at initial diagnosis. This includes persons newly diagnosed with HIV (not AIDS), persons previously diagnosed with HIV who are now newly diagnosed with AIDS, and persons concurrently diagnosed with HIV and AIDS at initial diagnosis.

In Detroit there are an estimated 5,610 individuals living with and diagnosed with HIV. The table below presents the breakdown of this data by sex. About 74 percent (4,140 individuals) of the HIV infected population are male, 24 percent (1,320 individuals) are female, and 3 percent (150 individuals) are transgender.

	Estimated Prevalence		Current Disease Status			
	Living with Diagnosed HIV Infection in 2019		HIV (not AIDS)		AIDS	
Sex at birth	Number	Percent	Number	Percent	Number	Percent
Males	4,140	74%	1,712	75%	1,834	73%
Females	1,320	24%	514	22%	617	25%
Transgender	150	2%	64	3%	58	2%
Total	5,610	100%	2,290	100%	2,509	100%
Source: Michigan Department of Health and Human Services, Detroit, Michigan HIV Surveillance Report, 2019						

Of those living with HIV, many cases in the aggregate are in residents in the ages group over the age of 40. This demographic accounts for 59 percent, or 3,330 individuals, of persons living with the HIV infection in Detroit. That is not to say the focus should be on older residents. In fact, new documented cases of HIV were highest among residents under the age of 30. Interventions must continue to ensure education and safe practices are shared among all age cohorts in Detroit.

	Estimated Prevalence		Current Disease Status			
	Living with Diagnosed HIV Infection in 2019		HIV (not AIDS)		AIDS	
Age at end of year	Number	Percent	Number	Percent	Number	Percent
<13	20	0%	6	0%	3	0%
13-19	70	1%	47	2%	7	0%
20-24	330	6%	228	10%	54	2%
25-29	740	13%	444	19%	187	7%
30-39	1,140	20%	543	24%	431	17%
40-49	1,150	20%	405	18%	579	23%
50-59	1,370	24%	403	18%	773	31%
60+	810	16%	214	9%	475	20%
Total	5,610	100%	2,290	100%	2,509	100%
Source: Michigan Department of Health and Human Services, Detroit, Michigan HIV Surveillance Report, 2019						

The racial group that is most impacted by the HIV infection are Black/African Americans. This group accounts for 90 percent of individuals living with the HIV infection in Detroit. The White population accounts for 5 percent of the total HIV infections. These rates closely mimic the racial and ethnic composition of the city.

	Estimated Prevalence		Current Disease Status			
	Living with Diagnosed HIV Infection in 2018		HIV (not AIDS)		AIDS	
Race/Ethnicity	Number	Percent	Number	Percent	Number	Percent
Black	4,950	87%	1,996	85%	2,249	90%
Hispanic	200	4%	93	4%	76	3%
White	310	7%	149	6%	113	5%
Other	150	2%	52	2%	71	3%
Total	5,610	100%	2,290	100%	2,509	100%
Source: Michigan Department of Health and Human Services, Detroit, Michigan HIV Surveillance Report, 2019						

Discussion:

The special needs population in Detroit is of considerable size and tend to have different needs than the general population. The needs of this community are related to affordable and accessible housing, social services, transportation, healthcare, and employment. Members of the special needs community are a vulnerable population group and require additional consideration from policymakers.

DRAFT

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Detroit funds many different public service activities. It is in the interest of the City to make sure these services are provided in facilities that are up to code and ADA compliant. To be eligible for funding a group must be a non-profit organization that operates a public facility open to the public at least 35 hours a week. These facilities are typically:

- Neighborhood facilities
- Parks and recreation facilities
- Youth facilities
- Senior facilities

How were these needs determined?

Needs are assessed through the Department's annual CDBG Request for Proposals for Public Facility Rehabilitation and document analysis. Document analyses include the City Master Plan of Policies, Capital Agenda, Detroit Works Project, and- Market Value Analysis to help guide community development needs and resource allocation.

Describe the jurisdiction's need for Public Improvements:

Large scale projects are usually identified and funded through the City's capital planning process, however **a small percentage of CDBG funds is sometimes used on public improvements. HRD manages a commercial facade improvement program with CDBG funding as well as funding small scale infrastructure improvement projects such as new sidewalks and repaved streets and alleys.** These types of new infrastructure projects are usually associated with new low-to-moderate-income housing developments but can also be in existing neighborhoods where there is an unmet need.

How were these needs determined?

Commercial facade improvements are assessed through the Department's annual CDBG request for Proposals for Commercial Facade Improvements and document analysis. Document analyses include City Plan of Master Policies, Capital Agenda, Detroit Works Project, and Market Value Analysis when determining how to fund other public improvement projects.

Describe the jurisdiction's need for Public Services:

Per the CDBG regulations at 24 CFR 570.201 (e)(1), the City is limited to allocating no more than 15% of each CDBG grant to public service activities. Assigning priorities for public service dollars is difficult since the need for these funds far exceeds the amount of available funding. Through its annual funding and RFP process, the Department receives and evaluates requests and makes funding available to projects providing the greatest benefit. The current CDBG public service priorities are listed below. CDBG funds are available to provide partial support for these programs and help grantees leverage additional funding from other public and private funders. The Public Services meet the requirements of an introduction of a new service or expansion of an existing service.

Education:

- Literacy
- Enrichment/Readiness (Math & Science)
- Job Training

Senior Services:

- Transportation
- Health Services

Public Safety:

- Community/Neighborhood Based

Health Services:

- Health Services to Low/Moderate Income

Youth Recreation:

- Arts
- Sports

How were these needs determined?

The need for these services was determined through hearings, survey instruments, and agency and government consultations. City residents' opinions are gathered through hearings, e-mail, and survey instruments. Priorities are assigned based on these surveys, governmental consultations, and the HRD's Request for Proposals (RFP) process. CDBG funds are made available to community organizations to provide partial support for these priority services. These funds assist grantees in leveraging additional funding from other public and private funders.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Detroit's residents deserve decent, safe, and affordable housing which provides a sense of dignity and community. The housing market analysis uses information about housing problems, tenure, income levels, and household type to analyze the housing needs for the City. The housing needs include housing problems, housing cost burden, public housing, non-homeless special needs housing, homelessness, and non-housing community development needs.

Based on the analysis, one of the factors impacting housing needs in the City is the number of low-income households with limited choices for housing. From the Needs Assessment, Detroit's median income declined 13 percent from 2009 to 2015 and is now \$25,764. The implications of a declining median income are significant given incomes influence housing purchase and rental decisions and overall housing affordability. Additionally, the continued decline in both population and households coupled with an older housing stock has resulted in significant problems related to declining home values, vacant housing units, and blighted housing conditions. Key findings are included in the following subsections of the housing market analysis.

Number of Housing Units: Detroit has a history of single-family homes, with units of three or more bedrooms being the most popular and 66 % of the housing stock consisting of 1-unit detached structures. The housing tenure is nearly split evenly between owner and renter households, with homeownership concentrations outside the urban core. The City's plans to preserve the affordability and quality of the existing multi-family housing stock and produce new affordable units. Significant investments in affordable housing and targeting neighborhoods encourages the development of housing.

Cost and Condition of Housing: Detroit's current median home value of \$42,300 and median rent of \$555 in Detroit are low compared to the state. Despite lower costs, population declines in Detroit along with an older stock results in a short supply of safe and affordable housing. Low income households have fewest housing choices and likely to have at least one of four housing problems. The most common housing problem in Detroit is cost burden, whereby households spend more than 30 percent of their income on housing costs. As households are forced to spend a greater percentage of their income on housing costs, disposable income for food, healthcare, education, childcare, and transportation becomes limited. In Detroit, there are 114,080 households currently experiencing some form of cost burden. The analysis of housing conditions shows that 34 % of owner-occupied and 56% of renter occupied have at least one housing problem. Aside from the cost of housing, the age of housing also impacts quality of housing. About 55 percent of all units in the city were built before 1950 with a larger number of older owner-occupied houses. Maintenance costs, lead -hazards, and loan to value ratios of over 100% can cause hardships for both owners and renters, and lead to depressed values across entire neighborhoods

Public and Assisted Housing: Outside of the private housing market, the City's public housing and the federal voucher program helps bridge some of the housing gaps in Detroit. The City has a housing portfolio of public housing consisting of 3,968 units and has access to 5,893 federal housing vouchers administered

by the Detroit Housing Commission. There is a high demand for public housing that is safe and secure which requires prioritization of housing assistance that targets family households with the greatest need. The DHC's Development Department plans to increase its development of housing for those who most need it.

Homeless and Non-Homeless Special Needs Facilities and Services: The City has programs and housing options for various population groups including seniors, persons with disabilities, veterans, victims of domestic violence, the homeless, and individuals with HIV/AIDS. Homeless Action Network of Detroit (HAND) which is Detroit's Continuum of Care (CoC) coordinates homeless service providers and facilities to provide emergency shelter, transitional housing, and permanent supportive housing to prevent and reduce homelessness. About 42 organizations are listed in the section below that provides services for the homeless and non-homeless special needs populations. The Detroit Health Department provides services to homeless persons and non-homeless persons suffering from HIV/AIDS.

Barriers to affordable Housing: Using the City's 2018 Assessment of Fair Housing report, factors such as housing stock, concentration of affordable housing and segregation from market rate housing, planning and zoning regulations, public policies, higher insurance rates by area, and predatory lending result are barriers to affordable housing. The City used the report's findings to develop an action plan which includes but is not limited to increasing awareness of fair housing laws, enforcement, coordination with other jurisdictions, working with housing developers and providers, identifying financing resources, and providing incentives to improve access and availability of housing opportunities. The plan included standards, policies, and procedures to monitor the City's fair housing goals.

Non-Housing Community Development Assessment: Using data on Detroit's workforce, economy, and human capital, this section examines how these elements influence the concentration and distribution of lower-income households across the city. For example, low levels of educational attainment translate directly into lower earning potential. Detroit high school graduates earn only 57 percent of what bachelor's degree holders earn, while those with some college or associate degrees earn about 65 percent of bachelor's degree holders. The unemployment rate for 16-24-year-olds is 55 percent, based on those who are in the workforce and not in school. Nearly 24 percent of young workers did not finish high school.

Needs and Market Analysis Discussion: The distribution of low- and moderate-income households aligns with areas challenged by different housing problems and this section highlights areas where individuals impacted by these issues are concentrated. Additionally, it provides the characteristics of the housing market in these neighborhoods and identifies key issues such as the impact the older housing stock and high percentage of cost burdened households have on housing choice.

Broadband Needs of Housing occupied by Low- and Moderate-Income Households: This section highlights the needs and availability of services to ensure low- and moderate-income households have broadband access/high speed internet and reduce "digital inequalities." Also, using 2014-2017 ACS data, a review of computer and internet use showed that broadband access increased 42 percent with 66 percent of Detroit's households in 2017 having access.

Hazard Mitigation: In Detroit, the area’s most vulnerable to climate change are generally synonymous with concentrations of poverty and people of color. This section highlights Detroit’s vulnerability to natural, technological, and human-related hazards and the impact such disasters will have on low- and moderate-income residents.

The data which informs the analysis comes from the Department of Housing and Urban Development (HUD) and the U.S. Census. Specific datasets used include the American Community Survey (ACS), Comprehensive Housing Affordability Strategy (CHAS), OnTheMap, and local data from the City of Detroit.

DRAFT

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Detroit has a long history of development that has favored single-family homes over denser urban forms. The single-family home was a typology that became popular in the 1950's and 1960's just as the City of Detroit was expanding. This predisposition to single-family homes gives Detroit a more suburban character than many other older American cities, which tend to be denser and contain more multi-unit and mixed-use buildings. Data provided below, by HUD, shows that 66 percent of Detroit's housing stock consists of 1-unit detached structures. About 10 percent of the housing stock consists of 2-4-unit structures and only 5 percent consists of 5-19 units. Larger apartment structures consisting of 20 or more units make up only 12 percent of housing units.

Based on the popularity of the single-family home, units with three or more bedrooms are the predominate housing type and account for about 59 percent of all units. Of owner households, about 77 percent have three or more bedrooms. While in renter households three or more-bedroom units only account for 42 percent of the housing stock. These types of units tend to be found in larger apartment buildings rather than single-family homes.

All residential properties by number of units

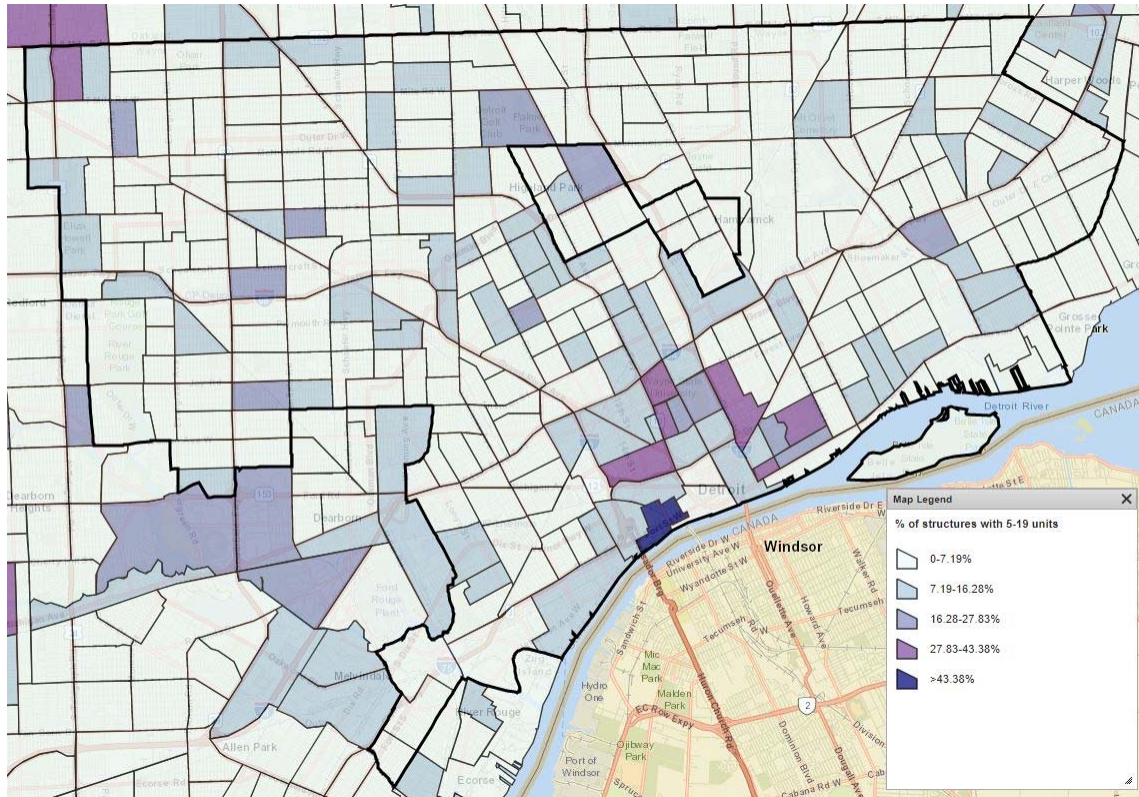
Property Type	Number	%
1-unit detached structure	240,665	66%
1-unit, attached structure	25,980	7%
2-4 units	35,075	10%
5-19 units	19,530	5%
20 or more units	42,610	12%
Mobile Home, boat, RV, van, etc.	1,670	0%
Total	365,530	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

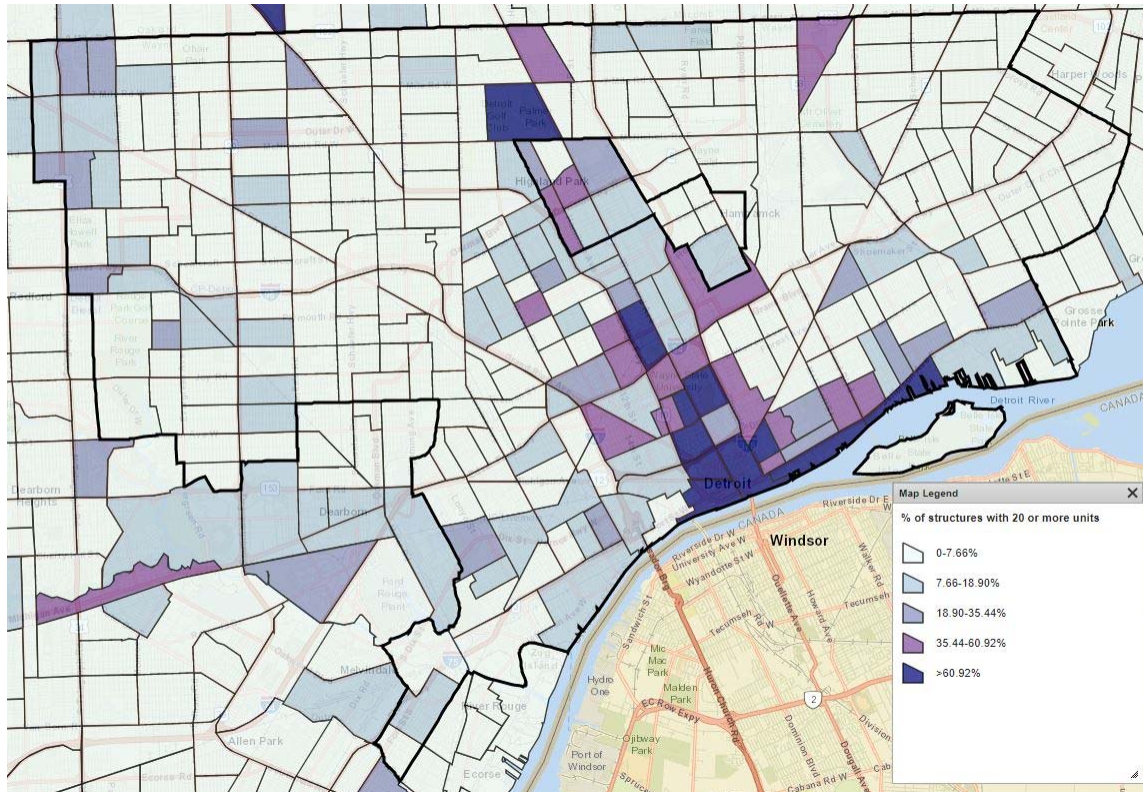
The map below presents the distribution and percentage of structures having between 5 and 19 residential units across Detroit's Census Tracts. These medium size structures make up about 5 percent of the total housing stock and are generally clustered along the periphery of Downtown and Midtown.

Map 1: Percent of Structures with 5-19 Units



The map below presents the distribution and percentage of structures having 20 or greater residential units across Detroit's Census Tracts. These large size structures make up about 12 percent of the total housing stock and are generally clustered in the downtown core and surrounding areas. The greatest intensity can be found in Downtown and Midtown with over 61 percent of the structures having greater than 20 units.

Map 2: Percent of Structures with 20 or More Units



Unit Size by Tenure

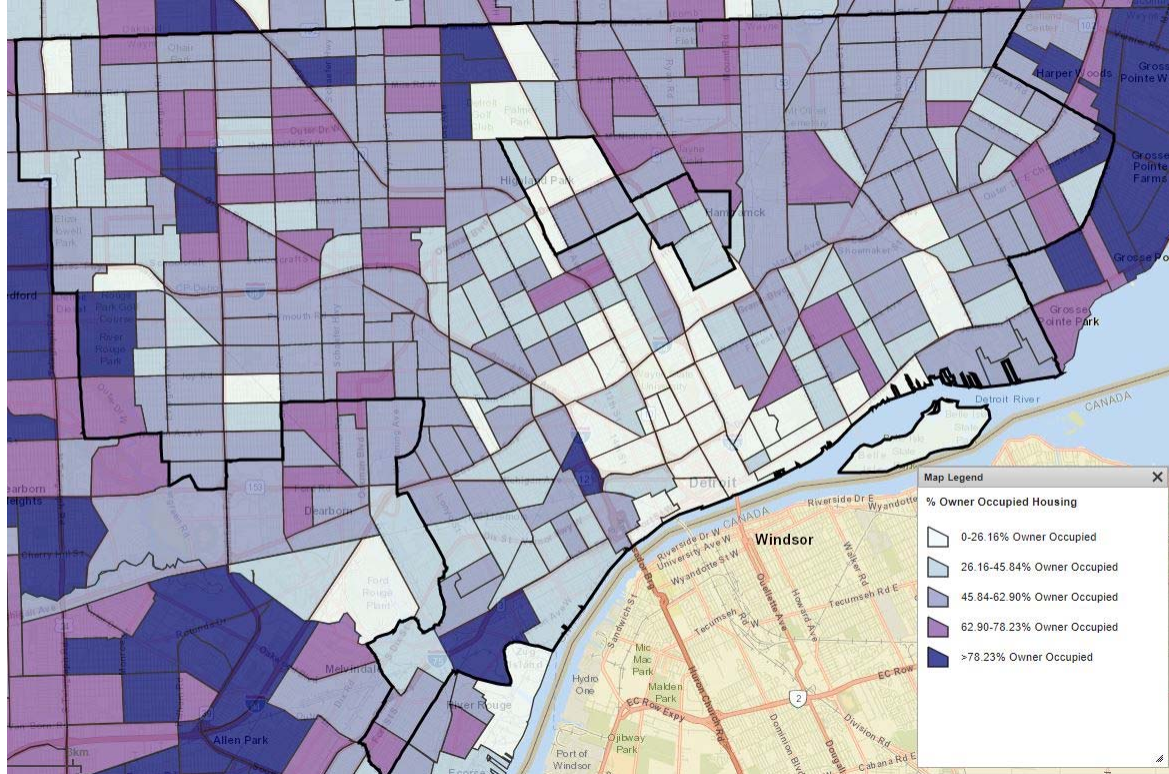
	Owners		Renters	
	Number	%	Number	%
No bedroom	325	0%	5,720	4%
1 bedroom	2,185	2%	29,480	23%
2 bedrooms	26,780	21%	40,055	31%
3 or more bedrooms	97,060	77%	54,135	42%
Total	126,350	100%	129,390	100%

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

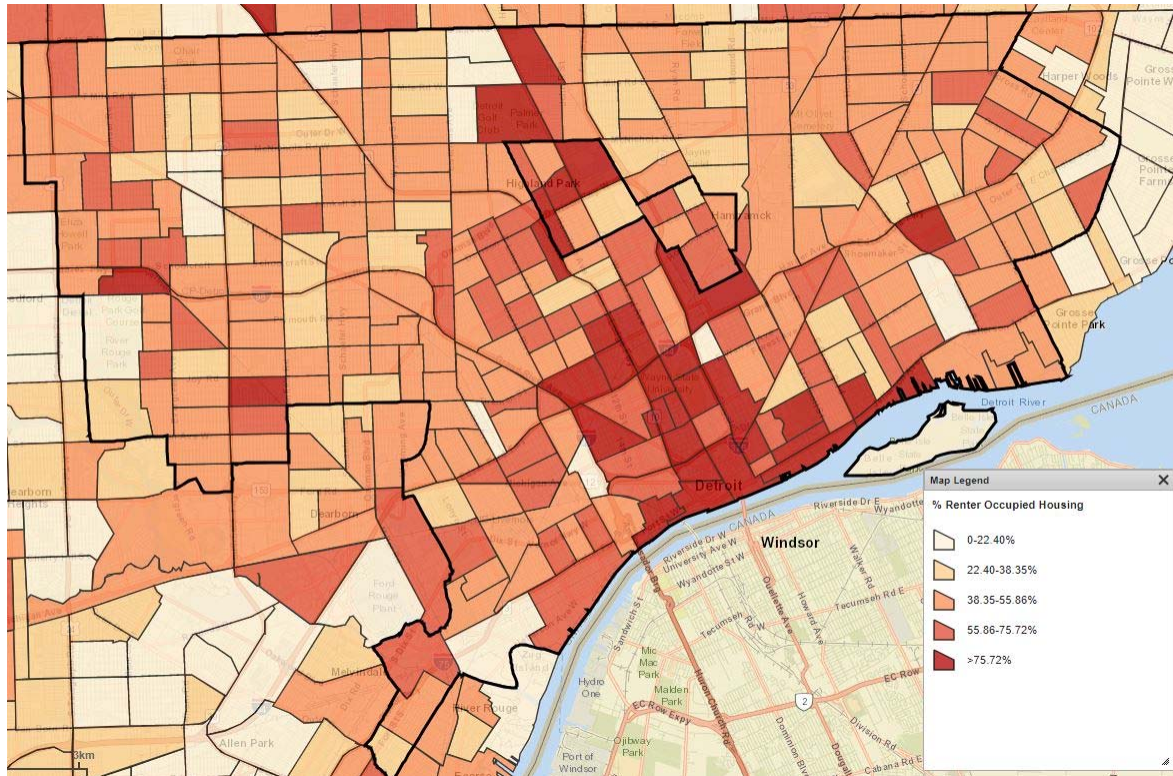
The City is nearly split evenly between owner and renter households. The map below presents the distribution and percentage of owner-occupied housing across Detroit’s Census Tracts. What is noticeable from the map is that concentrations of homeownership tend to take place outside the urban core, particularly along the northwest and northeast portion of the city. In these areas, homeownership tends to range between 46 percent and 63 percent of all households.

Map 3: Percent of Owner-Occupied Housing



The map below presents the distribution and percentage of renter-occupied housing across Detroit's Census Tracts. What is noticeable from the map is that concentrations of rental units tend to take place within the urban core, with rental units accounting for greater than 75 percent of the units. In recent years, neighborhoods such as downtown and midtown have experienced increases in residential apartment units, particularly along Woodward Avenue.

Map 4: Percent of Renter Occupied Housing



Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Detroit is focused on two fronts: preserving the affordability and quality of the existing housing stock and producing new housing that is priced affordably to people across a range of incomes. Both approaches support the City's objective to provide residents with quality affordable housing and options accessible to public transit, employment hubs, and other essential services. The City has made significant commitments to affordable housing, including taking aggressive action to preserve affordable housing and requiring new multifamily housing developments receiving direct public financial support to include at least 20% of units affordable to households making up to 80% of Area Median Income (AMI) (with public financial support defined as investments of federal housing development funds or the sale of public land at below market value).

The Multi-Family Housing Strategy outlines the key strategies the City will pursue to reach its goals. Central to these strategies is the City's commitment to make the lead investment of \$50 million to establish the Affordable Housing Leverage Fund (AHLF) and work with financial institutions and philanthropic stakeholders to build a \$250 million fund. This fund will be used to preserve existing affordable housing, produce new affordable housing, including supportive housing, and strengthen neighborhoods through investments in large-scale single-family stabilization projects.

The AHLF primarily finances affordable multi-family rental housing; however, for-sale and single-family projects are also considered. The AHLF invests in housing that is affordable to households at or below 60% Area Median Income (with consideration of households up to 80% AMI for for-sale projects). Housing cost burden is an acute challenge for Detroit residents at the lower end of the income spectrum, and AHLF seeks to invest in a significant number of homes that are available to households below 50% and 30% of AMI as well as permanent supportive housing. AHLF is expected to contribute to the goal of preserving 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing.

The Detroit Housing Commission is actively participating in the wholesale repositioning of its portfolio through Section 18, Rental Assistance Demonstration (RAD) to upgrade buildings, stabilize cash flow to operate the property, and provide rental assistance to those who need it. The housing commission is currently focused on completing the revitalization of Garden View Estates, the Villages at Parkside, and Woodbridge Estates. The Garden View Estates site consists of 638 total units - 308 are Annual Contributions Contract (ACC), 272 are LIHTC and 58 market-rate. Woodbridge Estates was expected to be completed in February 2020 with the entire revitalization project resulting in a total of 687 units – 327 ACC, 247 LIHTC and 113 market rate units. At present the DHC does not have any active RAD units but does have 600 LIHTC units.

The housing commission is also working on transitioning some public housing residents towards homeownership. Over the past 18 months (2019- 2020) DHC's Homeownership program has conducted 5 complete home closings. The program is marketed through the regular Housing Choice Voucher (HCV) Program as well as the Family Self Sufficiency Program (FSS) at the time of recertification and during Homeownership Informationals held annually. There is also outreach within the FSS Program. In doing so every HCV participant learns of the HO program. The housing commission, in partnership with Huntington Bank and SEED, is currently working with 22 HCV participants to become potential homeowners in the 2020 calendar year.

The city is also targeting several neighborhoods to encourage the development of housing plans which result in new or rehabilitated units for households at various income levels. These plans are an attempt to improve neighborhood conditions and affordability. The neighborhoods where planning is currently taking place include:

- Grand River Northwest
- Warrendale/Cody-Rouge
- Livernois/McNichols
- Russel Woods/Nardin Park
- Southwest/Vernor
- Delray
- Greater Corktown
- Rosa Parks/Clairmount
- Eastern Market
- East Riverfront
- Islandview/Greater Villages
- Campau/Banlatown
- Gratiot/7-Mile
- East Warren/Cadieux

- Jefferson Chalmers

Across the neighborhood plans, goals are being formulated and investments are being targeted towards low- and moderate-income households. As an example, in Grand River/ Northwest Detroit, almost 70 percent of the properties are single-family residential lots, of which 10 percent are single-family lots currently owned by a land bank authority. The plan looks to implement both short-term and long-term master planning strategies to bring about housing and economic development. These strategies include:

1. Supporting new housing and economic development
2. Improving connectivity and travel experience
3. Enhancing open space and the public realm
4. Integrating green stormwater infrastructure.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Housing unit losses are expected as the City continues its programs to combat blight through demolition and code enforcement. Demolition is an essential City activity designed to arrest blight and stabilize neighborhoods. Housing units on the demolition list are typically those that are beyond repair. The Detroit Blight Removal Task Force in 2014 estimated that 40,077 structures (residential and commercial) met the task force definition of blight, and the city undertook a large-scale demolition program to address those structures by demolishing 13,487 units between 2014 and 2018.

Aside from demolition and blight removal, units with expiring low-income housing tax credits (LIHTC) also pose a risk to the city. Launched in 1986, the LIHTC program uses tax credits to encourage private developers to create affordable housing.¹ Developers qualify for LIHTCs by agreeing to rent units to households with low incomes and to charge rents that are no more than a specified amount. Most tax credit developers choose the option under which the renters must have incomes below 60 percent of the area median income (AMI) and the rents must be no greater than 18 percent (30 percent of 60 percent) of AMI. From 1986 to 1989, federal law required developers to maintain these affordability provisions for at least 15 years. Beginning in 1990, however, new LIHTC properties were required to preserve affordability for 30 years. During the first 15 years, called the initial compliance period, owners must maintain affordability. The second 15 years are known as the extended use period, when owners can leave the LIHTC program through a relief process. Once the 15-year affordability period is over, LIHTC owners who seek and are granted regulatory relief from the program can convert their properties to market-rate units.

There have been 11,369 low-income housing units built under the LIHTC program in Detroit since the year 2000, of which 8,570 were built before 2010. Some of these units are potentially at risk of being converted to market rate units in the next five to ten years because of the changes in market conditions of certain locations and the expiration of tax credits. An example location is the Midtown neighborhood where significant public and private investment has taken place, which has resulted in rapid housing price and rent escalation. In this area there is a concentration of LIHTC projects near the Woodward Avenue

¹ https://www.huduser.gov/portal/pdredge/pdr_edge_research_081712.html

corridor, between Mack and Warren Avenues. These low-income housing develops could potentially be at risk based on the surrounding market pressures.

Does the availability of housing units meet the needs of the population?

Detroit's population crested in 1950 at about 1.8 million residents and has since decreased by more than 60 percent over the last 70 years. As residents left the city, the inventory of vacant housing units began to increase. Presently, there are about 109,788 vacant housing units in the city, which accounts for 30 percent of the entire housing stock. Detroit has enough housing units to serve its residents, but a problem lies in not having enough decent, safe, and affordable housing for residents.

The existing housing stock is old and many of the units need upgrades. Despite comparatively reasonable rents and sales prices, many Detroiters experience housing problems (substandard housing, overcrowding, and cost burdens). As noted in the Needs Assessment, about 45 percent of Detroiters experience some level of housing cost burden, with 27 percent of all households spending more than half their income on housing.

Describe the need for specific types of housing:

Based on the overall conditions of the housing stock from the data provided by HUD and the Needs Assessment section of the Consolidated Plan, the following specific types of housing are needed in Detroit:

- Rental housing for singles, including the elderly and disabled.
- Permanent supportive housing for single individuals and families.
- Housing without one or more of the HUD classified housing problems.
- Affordable housing in safe neighborhoods for low- and moderate- income households.
- Lead free homes.
- Housing located on public transportation routes and close to places of employment.

Housing affordability remains a serious challenge in Detroit. The combination of lower levels of education, job and skills training, and high unemployment rates among younger residents are reinforcing lower household incomes. From a market perspective, lower household incomes translate directly to a greater need for diversity in the housing stock where units are offered at a variety of price points to match what households can afford.

Aside from affordable housing, the City needs investment in new housing to attract individuals who would live and work in Detroit. Major employers have begun locating downtown and are drawing upon regional talent. The City has an opportunity to capture their share of this demographic.

Discussion

To handle the large number of abandoned structures in Detroit, the Mayor has emphasized public safety and blight removal aimed at revitalizing neighborhoods across the city. While demolition has been a priority for many years, it is now part of a larger revitalization and neighborhood stabilization plan. Coordination amongst various governmental departments and agencies is necessary to ensure that Detroit can recover.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Detroit rental and homeownership costs are low compared to other U.S. cities. The current home value for Detroit is \$42,300 compared to the statewide home value of \$122,400. The median home value in Detroit declined by 50 percent between 2009 and 2015 and is symptomatic of the housing and vacancy challenges that are impacting the city. The continued exodus of residents precipitates a further decline in home values as vacant homes and blight take hold in neighborhoods. The decline in home values is mostly found in older single-family structures which is the predominate housing type. Conversely, the condominium market, while small, is experiencing rapid price escalations, particularly in prime locations such as Midtown. The median condominium sales price in 2015 was \$169,335.² This shows that much of the private sector investment dollars are not flowing to traditional neighborhoods and population groups, but rather to more dense areas of Detroit with the amenities to attract more affluent residents.

Median rent in Detroit is currently about \$555 per month. This is significantly lower than the state median of \$637. Between 2009 and 2015, the median contract rent rose by 4 percent. Low-income households inevitably must cope with rising rents because landlords who own housing units that are both safe and affordable, which are generally in short supply, experience greater demand.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	85,200	42,300	(50%)
Median Contract Rent	534	555	4%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	52,045	40.2%
\$500-999	71,790	55.5%
\$1,000-1,499	4,615	3.6%
\$1,500-1,999	775	0.6%
\$2,000 or more	180	0.1%
Total	129,405	100.0%

Table 31 - Rent Paid

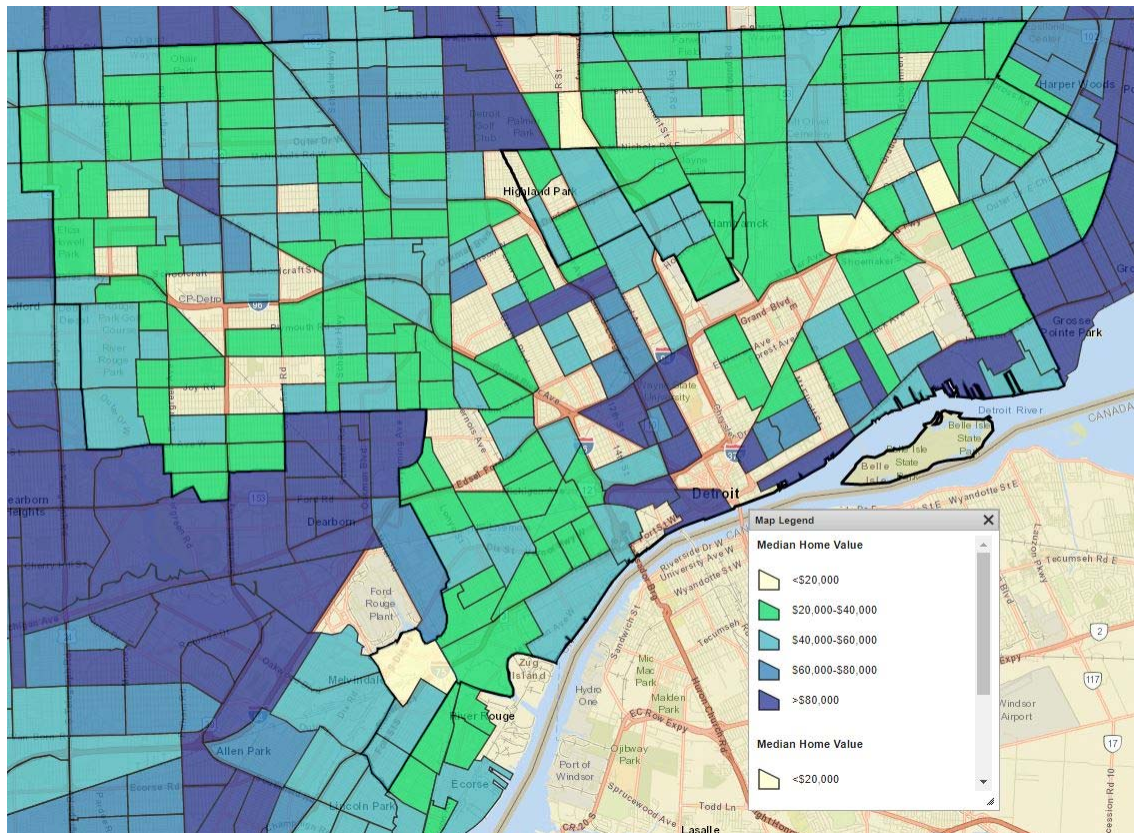
Data Source: 2011-2015 ACS

² MSHDA Ownership Housing Study, 2018

Median Home Values and Rents

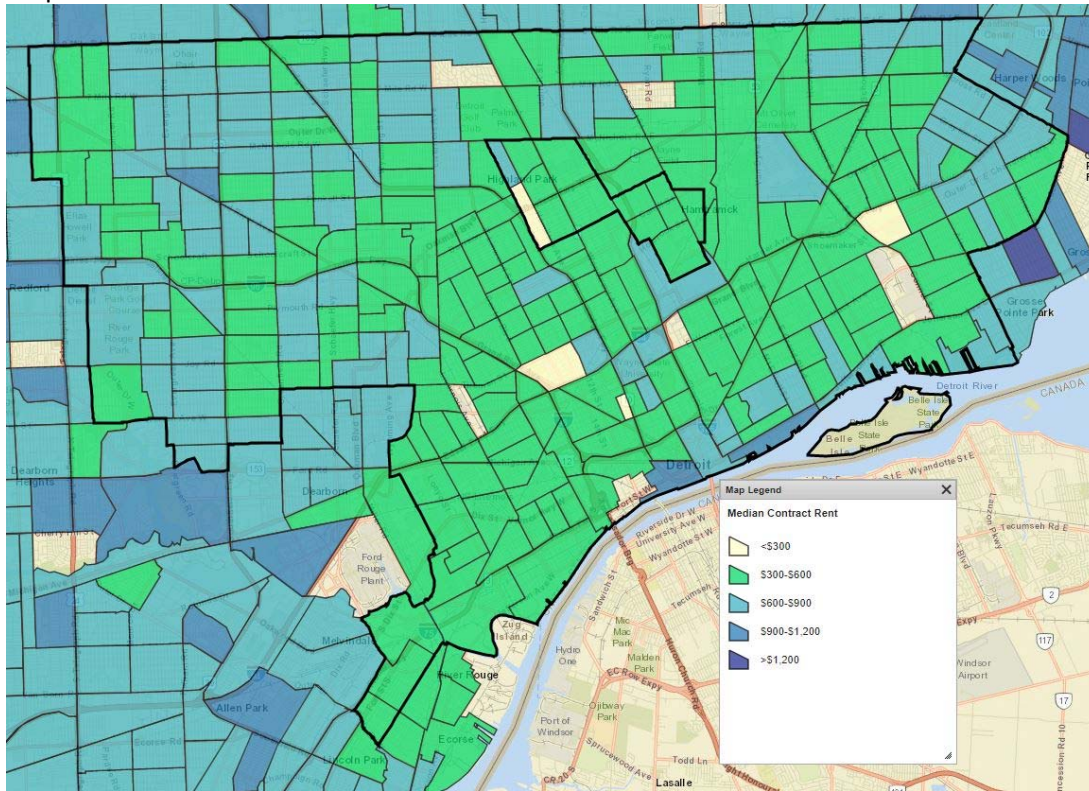
Median home values in Detroit are low. The map below presents the median home value across the city by census tract. What is immediately noticeable is that most of the homes in the city are valued at under \$60,000, with many concentrations of areas with homes valued below \$40,000. This indicates a weakness in the overall market as over the last five years' values have decreased by 50 percent.

Map 5: Median Home Value



Median contract rent in Detroit is exceptionally low, currently \$555 per month. The map below presents the median rent across the city by census tract. What is noticeable is that across the city most rents are below \$600 per month. In the outlying areas of the city there are concentrations of rents between \$600 and \$900. The highest rents can be found along the waterfront where new development is taking place.

Map 6: Median Contract Rent



Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	17,235	No Data
50% HAMFI	59,255	44,520
80% HAMFI	108,100	71,905
100% HAMFI	No Data	85,675
Total	184,590	202,100

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

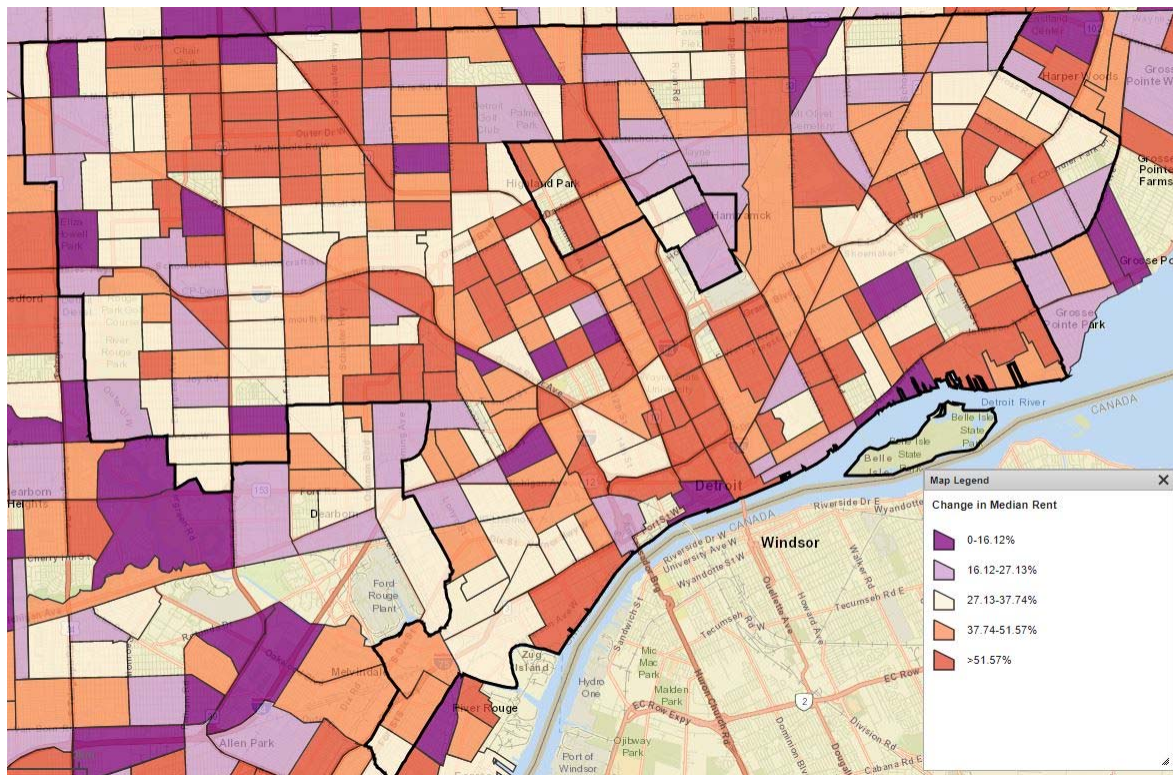
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	621	753	967	1,261	1,371
High HOME Rent	621	753	967	1,261	1,371
Low HOME Rent	621	716	858	992	1,107

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

The map below presents the percent change in median rents across Detroit's Census Tracts. City-wide rents have risen 4 percent between 2009 and 2015, however, in some census tracts rents have risen at a much faster pace. This is true in the downtown and midtown area where in some case rents have risen by more than 37 percent because of investments taking place in those areas. In general, there is a strong demand for rental units across several neighborhoods in the city which translates into higher prices.

Map 7: Change in Median Rent



Is there sufficient housing for households at all income levels?

While there are many housing units available in Detroit, there is a lack of decent, safe, and affordable housing. The housing needs assessment shows that low income households tend to have the fewest housing choices, which translates into having a greater propensity of living in units with at least one identified HUD housing issue. The key issue found in Detroit is housing cost burdening. About 45 percent of all households experience some form of cost burdening. A relationship exists between cost burdening and incomes, the lower the income the greater the propensity to experience cost burdening. In Detroit incomes are low, particularly for renter households. While in many cases, households below 30 percent of HAMFI qualify for public housing or vouchers, the waitlists for these programs are long and therefore households cannot rely on these programs with any level of certainty and must therefore pay market rents for potentially substandard housing product.

How is affordability of housing likely to change considering changes to home values and/or rents?

Between 2009 and 2015, the median value of owner-occupied units fell by 50 percent translating into more affordable home prices today compared to ten years ago. However, for households owning their homes, they experienced a significant loss in value that may result in them owing more on their mortgage than their home is worth. The overall decline in value has an impact on the for-sale market as buyers may be less willing to invest in declining neighborhoods and lenders may be more cautious.

Some of the decline in owner-occupied housing values is likely due to the after-effects of the Great Recession. In neighborhoods where vacant and foreclosed units were major issues, values on those properties and surrounding properties likely fell. As homes remained vacant, or languished in foreclosure, many homes continued to deteriorate and ultimately had to be condemned or demolished. Blight has a profound impact on housing values for the remaining occupied units in a neighborhood, as the area may now give off the perception of being unsafe or undesirable.

For renter households, the opposite is true. Median contract rents have risen 4 percent creating affordability challenges for some of Detroit's most at-risk households. These price increases occurred over a period when median household income declined by 13 percent. Not only did monthly rent prices increase, but household incomes declined.

Even though 40 percent of households pay less than \$500 a month in rent, which is below the fair market rent for a one-bedroom unit, many households experience housing problems including cost burdening. As such, affordability can be tackled by creating pathways toward increasing incomes and unlocking resources for programs which make homes available to low- and moderate-income households. Efforts directed towards this goal should include:

- Education and job training.
- Economic development programs that assist in attracting higher wage jobs to Detroit and retention of existing jobs.
- Improved transportation access.
- Down Payment Assistance.
- Assistance for home repairs/rehabilitation and energy efficient upgrades.
- Deep rental subsidies for extremely low-income renters.
- Financial literacy training.
- Home maintenance training.

By increasing housing affordability and improving incomes, households will experience more financial stability, be able to invest in the long-term upkeep of their homes and stabilize neighborhoods that may still be feeling the aftereffects of the Recession.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent for Detroit in 2015 was \$555 per month, which is less than nearly all the HUD FMR monthly rents. For one-bedroom units, the HUD FMR rent was \$753 per month which is about 36

percent greater than the median rent. For two-bedroom units the fair market rent was \$967 per month, or 74 percent greater. Similarly, for three-bedroom units, the HUD FMR rent was \$1,261 per month, and is about 127 percent greater than the median rent in Detroit.

Median contract rents in Detroit are a direct reflection of what households can afford to pay. The city has a very low median income compared to both Wayne County and the State. Additionally, due to the large blight and vacancy problem, rents tend to remain low particularly in already distressed areas. However, even with relatively cheaper rents, households still have difficulty affording housing. The high levels of vacancy and blight across the city also depress property values and provide essentially no incentive to property owners or developers to introduce a significant amount of new product to the market. Rental units priced toward the bottom of the market are likely in older structures that need repair or may have some of the housing issues that HUD regularly tracks.

The table below presents the Median Gross Rent by Bedroom for Detroit. While this information is not the same as contract rent (gross rent is the contract rent plus the estimated average monthly cost of utilities and heating fuels) what can be observed is that the FMR is still higher than the median gross rents found in Detroit. For two-bedroom units, the HUD FMR rent is \$967 while the median gross rent is \$746. This indicates that rents from strictly a pricing standpoint are very low and that the HUD FMR is not actually capturing the market reality because it uses the Metro Area as part of its calculation.

Detroit	Efficiency (no bedroom)	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Median Gross Rent	\$520	\$554	\$746	\$920	\$948
Source: ACS 2011-2015					

Preserving naturally occurring affordable housing (NOAH) in Detroit may require a strategy of working with existing owners to improve the conditions of units, particularly those located within older structures where maintenance has been neglected over time. One of the issues is providing enough incentives to owners to invest capital in housing which may not yield significant cash flow. The City may be required to provide significant subsidies for rehabilitation projects.

Discussion

To make decent, safe, affordable housing available to low income households, subsidies are required because redevelopment costs may be greater than expected cash flows.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Most of Detroit's housing stock was built before 1980. Due to age, many of these homes are likely in need of some level of repair. The city has lost more than 60 percent of its population over the last 70 years, which resulted in large numbers of vacant and abandoned properties. The City actively monitors and assesses housing conditions to ensure public safety and compliance with rules and regulations. The City is focused on removing every abandoned structure in every neighborhood. The US Treasury's Hardest Hit Fund Program enabled the City of Detroit to allocate \$107.3M towards blight elimination.³ The 2014 Detroit Blight Removal Task Force report identified 40,077 blighted structures, and an additional 38,429 structures with strong indicators that they would become blighted in the future. The funding was used to demolish 13,487 structures.⁴

A consequence of the population loss is that new unit construction is minimal, and that the rehabilitation and renovation of structures has become more of the norm. Through investments in neighborhoods, communities can be strengthened and revitalized. Additionally, those neighborhoods that are on the cusp of seeing increased vacancy and lower property values, can be bolstered via targeted investment in people, jobs, and housing.

Definitions

Blight - Is a public nuisance; an attractive nuisance; a fire hazard or is otherwise dangerous; has had the utilities, plumbing, heating or sewerage disconnected, destroyed, removed, or rendered ineffective; a tax reverted property; owned or is under the control of a land bank; has been vacant for five consecutive years; and not maintained to code, has code violations posing a severe and immediate health or safety threat; open to the elements and trespassing.

Blight Indicators - Structures that did not meet the definition of blight yet had the following characteristics: were unoccupied and/or abandoned, or were publicly owned by local or state authorities, or owned by Government Sponsored Entities (such as Fannie Mae and Freddie Mae).

Standard Condition – Unit meets HUD Housing Quality Standard (HQS) and all state and local codes and is made lead safe.

Substandard Condition – Units that have not met the above standards but are both structurally and financially feasible to rehabilitate.

³ <http://www.demolitionimpact.org/#creative-solutions>

⁴ [https://dlba-production-bucket.s3.us-east-](https://dlba-production-bucket.s3.us-east-2.amazonaws.com/City_Council_Quarterly_Report/DLBA+Q2+FY2020+CCQR.pdf)

[2.amazonaws.com/City_Council_Quarterly_Report/DLBA+Q2+FY2020+CCQR.pdf](https://dlba-production-bucket.s3.us-east-2.amazonaws.com/City_Council_Quarterly_Report/DLBA+Q2+FY2020+CCQR.pdf)

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	42,515	34%	72,105	56%
With two selected Conditions	1,850	1%	4,355	3%
With three selected Conditions	130	0%	200	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	81,855	65%	52,730	41%
Total	126,350	100%	129,390	100%

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,310	2%	6,789	5%
1980-1999	2,785	2%	10,720	8%
1950-1979	45,020	36%	48,210	37%
Before 1950	76,230	60%	63,670	49%
Total	126,345	100%	129,389	99%

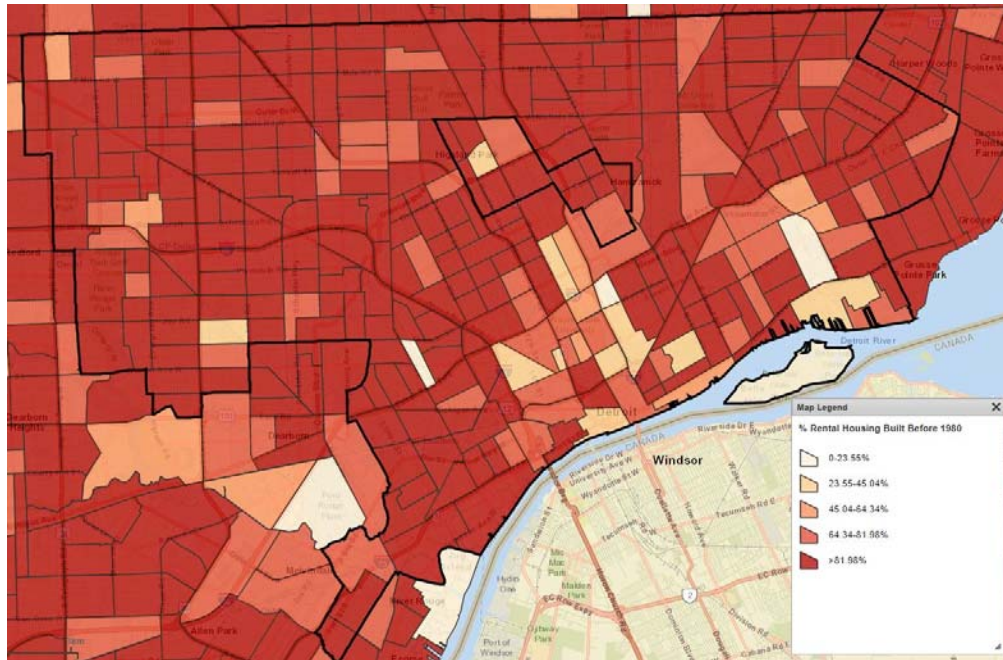
Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

Age of Housing

Across Detroit, most rental units were built before 1980; the map below presents the percentage of rental units across the city's census tracts. The City of Detroit experienced rapid growth between 1920 and 1960, after this period there has been an extended decline. The result of this is that most of the structures built within the city limits were built during the period of growth. Housing units built before 1980 have the potential for lead-based paint.

Map 8: Percent of Rental Housing Built Before 1980



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	121,250	96%	111,880	86%
Housing Units built before 1980 with children present	3,685	3%	725	1%

Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	19,362 ⁵	2,152	21,514 ⁶
Abandoned Vacant Units	35,485 ⁷	35,485	70,970 ⁸
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units -Vacancy Rates

⁵ Estimate 90% of vacant units in this category are suitable for rehabilitation

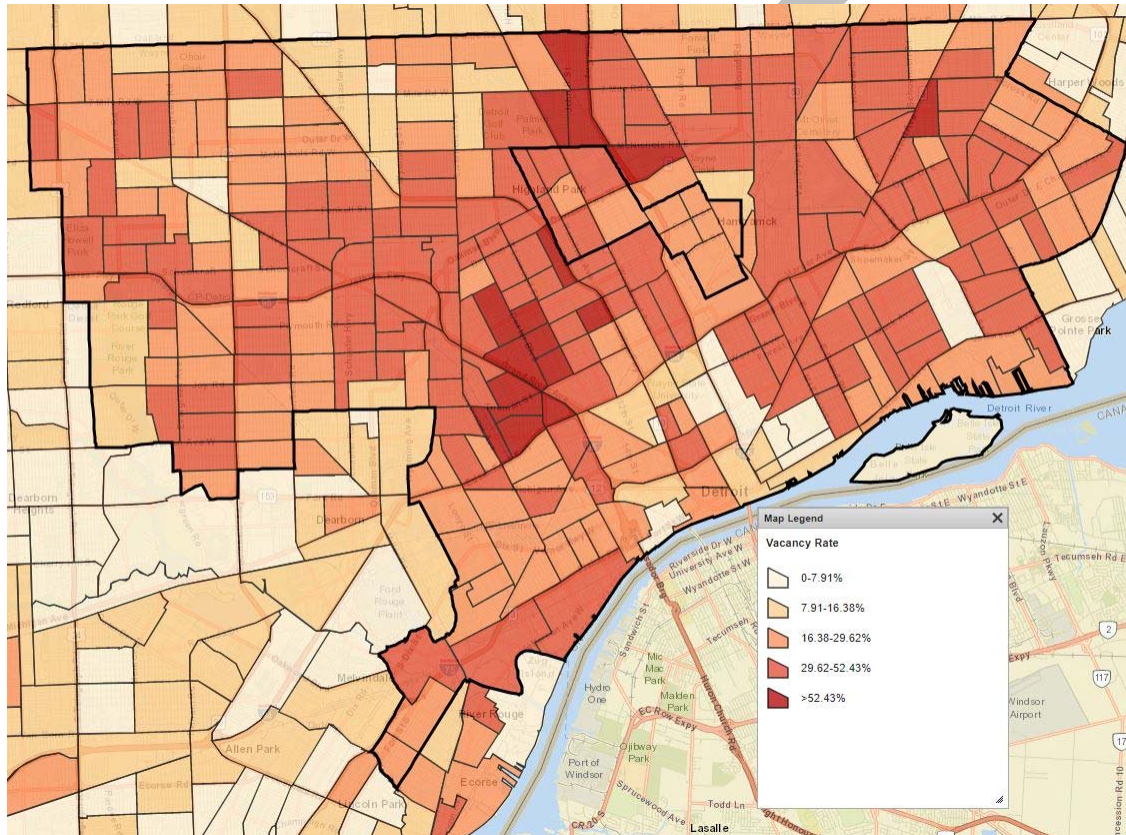
⁶ American Community Survey 2019 1-year Estimates Table B25004 -Units “For Rent”, “Rented Not Occupied”, “For Sale Only”, “Sold Not Occupied”, “For Seasonal Recreational or Occasional Use”, “For Migrant Workers”

⁷ Estimate 50% of vacant units in this category are suitable for rehabilitation based on DLBA Prop N Estimates and the Blight Task Force Report

⁸ American Community Survey 2019 1-year Estimates Table B25004 - Units “Other Vacant”

Local housing conditions are a contributor to housing values and an influencer of market forces. There are 109,788 vacant housing units in the city, which accounts for about 30 percent of the entire housing stock. Vacancy has increased by 11 percent between 2011 and 2015. Of the vacant units, 72 percent or 78,501 are classified as Vacant-Other which indicates these units may be in various states of disrepair, have title issues, or may have been abandoned. Between 2011 and 2015, the number of units categorized as Vacant-Other increased by 23,194 units or 42 percent. The increase in vacancy occurred even though the Detroit Land Bank has an active demolition program. The map below presents the vacancy rate by census tract.

Map 9: Vacancy Rate



Need for Owner and Rental Rehabilitation

Local housing conditions are a contributor to housing values and an influencer of market forces. There are 109,788 vacant housing units in the city, which accounts for about 30 percent of the entire housing stock. Vacancy has increased by 11 percent between 2011 and 2015. Of the vacant units, 72 percent or 78,501 are classified as Vacant-Other which indicates these units are in various states of disrepair, have title issues, or have been abandoned. Between 2011 and 2015, the number of units categorized as Vacant-Other increased by 23,194 units or 42 percent. The increase in vacancy occurred even though the Detroit Land Bank has an active demolition program. Aside from vacant units there are many housing units

currently inhabited which have housing problems. The categories of selected conditions defined by HUD are:

- Lacks complete plumbing facilities
- Lacks complete kitchen facilities
- More than one person per room
- Cost burden greater than 30%.

Of all the housing units found in the city, about 47 percent, or 121,155 units have one of the selected conditions. From the Needs Assessment, the predominate condition is cost burdening where households are spending greater than 30 percent of their income on housing.

Aside from units which are completely vacant, the need for rehabilitating occupied structures is also great for rental and owner-occupied units. The rehabilitation of units offers residents safety and security in their homes. Improvements such as upgraded electric, mechanical systems, windows, roofs, and lead paint abatement improve quality of life for residents. The City offers a variety of programs to address some of the key rehabilitation issues. One such program is the Detroit 0% Home Repair Loan Program which offers zero percent interest loans from \$5,000 to \$25,000 to help Detroit homeowners invest in and repair their homes – promoting public health and safety, increasing property values and helping residents secure and maintain homeowner’s insurance.

From the data there are 42,515 owner-occupied units and 72,105 renter-occupied units with one housing problem. The Needs Assessment showed most households in the 0 – 30% income bracket are living in conditions which cause them to have either a housing problem or a severe housing problem. The sales price points and monthly rents paid by households across the city may be an indicator that the current housing stock is older and not well-maintained. If housing values are not increasing, it may be more difficult to encourage homeowners and building owners to invest in their properties when they are unlikely to see a return on that investment. Residents with longer-term plans to stay in Detroit may be more likely to make that initial investment as they will have a longer period to pay it back, but residents with shorter time frames or older residents are less likely.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

In total, about 233,130 housing units or 91 percent of all the housing stock in Detroit was built before 1980 which can be an indicator for risk of lead-based paint. Lead paint is an environmental hazard which can have particularly harmful effects on children in the home if not taken care of. Based on data provided by HUD there are 4,410 housing units (both renter and owner) which were built before 1980 and have children living in them who may be at risk of exposure. While difficult to determine the exact number of homes containing lead-based paint hazards, a new emphasis on cleanup and/or safe demolition of homes, and stricter landlord laws have spurred improvement in mitigating lead-based paint risks.

Discussion

Based on the findings of the Blight Task Force Report from 2014, the city undertook a demolition program utilizing the US Treasury’s Hardest Hit Fund Program funds. The city allocated and spent \$107.3M on blight elimination and demolition. Since funding for the program has been cut, the City of Detroit is exploring alternative funding sources to achieve its goal of eliminating blight.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Having a secure and safe place to live is the most immediate need of residents in public housing and/or those who have Housing Choice Vouchers (HCV), formerly known as Section 8. Households lucky enough to secure public housing or HCV's are predominately very low-income, and in many cases extremely low-income. Given the size of the city and number of low-income households, demand for affordable and available housing in Detroit is high while there is not enough supply available.

With such a high level of demand, prioritization of housing assistance takes place to target family households with the greatest need. Effective July 1, 2018, the Detroit Housing Commission (DHC) began using local preferences for its public housing program.⁹ Categories of households which receive preference include:

- Families Displaced by Federally Declared Disaster
 - Applicants displaced by a federally declared disaster occurring after July 1, 2005.
- Disabled Families
 - Applicants with a disabled head of household, spouse, or sole member.
- Local Preference Related to VAWA Victims
 - Applicants that are victims of domestic violence, dating violence, sexual assault, or stalking
- Local Preference Related to Homeless Families
 - DHC will provide housing assistance to homeless families who are referred for assistance through formal agreements with partnering organizations.

The HCV program is a rental housing assistance solution that places housing choice in the hands of the individual or family. DHC pays a portion of the rent directly to a private landlord. Program participants pay the balance of the rent directly to the private landlord. Applicant families are selected from the waitlist and determined eligible. Each year, DHC conducts a random lottery and 7,000 applicants are selected for placement on the Housing Choice Voucher Waitlist. There are no preferences for random lottery selection.

Totals Number of Units

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	264	3,968	5,893	0	5,893	0	724	0
# of accessible units									

⁹ http://www.dhcmi.org/uploads/page/DHC_Public_Housing_WL.pdf

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 15 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

The DHC has a housing portfolio consisting of 3,968 Public Housing units and 5,893 HVC’s. DHC also provides programs and opportunities designed to improve the total quality of life for residents, with the goal of achieving self-sufficiency. The HCV program includes tenant-based vouchers, project-based vouchers, and special purpose vouchers. The housing developments owned and operated by the DHC are located across the city and take a variety of forms, from low-rise developments to high-rise buildings. The developments tend to be older and their physical conditions vary. DHC has a strategy to reposition, rehabilitate, and redevelop their portfolio in the coming years.

One of DHC’s organizational goal is to also participate in the wholesale repositioning of its portfolio through Section 18, Rental Assistance Demonstration (RAD) or other programs to upgrade the physical plant, stabilize cash flow to operate the property, and provide rental assistance to those who need it. DHC will expand its Development Department to partner with its HOPE VI partners in the RAD process. The Development Department is currently working to create a long-term self-development plan that is focused on completing the revitalization of Gardenview Estates, the Villages at Parkside and developing vacant land at Smith Homes as funding is made available. Staff is evaluating the possibility of initiating RAD contracts for developments within the DHC’s portfolio including the Mixed Finance Projects.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 41 public housing developments in the DHC site listing. These developments have an average Real Estate Assessment Center (REAC) score of 83. The Public Housing Condition table below includes the name of the development and the HUD REAC data (inspection scores). There are only ten developments which have a score of less than 80.

Development Name	Inspection Score
Woodbridge Estates Phase X	99
Woodbridge IV	99
Woodbridge III	98
Garden view Estates Phase III D	96
Woodbridge V	95
Unnamed	95
Woodbridge - Senior Enhanced	95
Cornerstone Estates 7B	94
Garden view Estates II B	94
Cornerstone Phase VIIC	93
Garden view Estates II A	93
Woodbridge Estates II	92
Garden view Phase IV	92

Development Name	Inspection Score
Riverbend Towers	92
Garden view Estates Phase III C	92
Jeffries Homes	91
Garden view Estates III A	91
Garden view Estates II C	91
Garden view Estates	91
Emerald Springs 1A	90
Warren West	90
Garden view Estates III B	89
Greenbrook	88
Emerald Springs 1B	87
Woodbridge Estates I	87
Emerald Springs Phase II	85
Algonquin	84
Sojourner Truth	84
Cornerstone Estates 7A	84
Scattered Sites	81
Harriet Tubman	80
Smith Homes	79
State Fair Apartments	74
Scattered Sites	70
Brewster-Douglas	68
Sheridan Place I	66
Scattered Sites	65
Alexandrine Square Apartments	63
Parkside Village IV Rehab	62
Diggs Homes	47
Parkside Village II Rehab	35
Source: HUD, 2019	

Public Housing Condition

Public Housing Development	Average Inspection Score
All developments	83

Table 16 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The DHC created a comprehensive Capital Improvement Plan which addresses the needs of properties based on the guidance received from the Physical Needs Assessment. The Plan was created and is executed in accordance with HUD guidance and regulations. DHC has effectively expended and administered the Capital Fund Program (CFP) to improve and preserve DHC properties. This resulted in substantial improvements of Public Housing Authority (PHAS) indicators and REAC property inspections

scores. DHC will continue to develop and implement the Capital Improvement Plan to improve the quality of life for DHC's residents. The Detroit Housing Commission has used the projected CFP award amount of \$8,586,102.00 for 2019-2023 budget projections.

Key highlights from the Capital Improvement Plan include:

- Complete roof replacements at Sheridan II, Algonquin, and Sojourner Truth (21 Buildings).
- ADA Compliance (504 Renovations) upgrades were completed for the Interior of the buildings at Sheridan, Warren West, and Woodbridge Senior Village.
- Site work 504 Compliance renovations were completed at Smith Homes, Warren West, Woodbridge Senior Village, DHC Administration Office at 1301 E. Jefferson, and Forest Park.
- Window replacements and Exterior upgrades were completed at Diggs Homes, Brewster Homes, and Algonquin.
- DHC completed the sale of Lee Plaza, Woodland Tower, Douglas Homes, and multiple Scattered Site Vacant Homes/Vacant Lots.

The DHC Development Department is working to create a long-term self-development plan that is focused on completing the revitalization of Gardenview Estates, the Villages at Parkside and developing vacant land at Smith Homes as funding is made available. The DHC plans to create an internal development division. This will allow DHC to partner with private/public entities and compete for financial assistance including but not limited to Low Income Housing Tax Credits, grants, traditional equity, New Market Tax Credits, and conventional financing. In addition to gaining full-service status that will enable DHC to compete for development projects that supports their affordable housing mission; DHC will explore mixed use developments to generate additional nonfederal income.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Based on the DHC Five Year Plan, the organization looks to transformation itself and become a more resident-centered customer service organization. DHC will focus on lease enforcement, including rent collection and improving maintenance. DHC will also participate in the wholesale repositioning of its portfolio and upgrade the properties, stabilize cash flows, and provide increased rental assistance to those who need it. Based on the shortage of affordable public housing for all eligible populations, DHC outlined four objectives to maximize its resources for housing programs:

- Objective 1: Annually assess the DHC's policies regarding continued occupancy in public housing.
- Objective 2: Continue to actively pursue the completion of modernization/rehab of existing public housing, scattered sites housing to increase utilization of these properties.
- Objective 3: Demolish or dispose of obsolete scattered sites public housing units and consider various repositioning strategies including, replacement housing RFPs to identify potential mixed finance redevelopment where feasible.
- Objective 4: Increase utilization of the LIPH program's current unit inventory

DHC will streamline its HCV program to encourage more landlord participation. It will work with the City of Detroit to identify opportunities for landlords to ensure their properties consistently comply with HUD standards to increase units under the program. In addition, DHC will continue to deconcentrate poverty and provide voucher holders with opportunities to live in more socio-economically diverse neighborhoods. HCV Program goals will also include:

- Serving a designated population of young, disabled persons through local partnerships.
- Reaching full HCV program utilization, maximizing the program funding with the maximum number of vouchers.
- Working with owners and developers to improve awareness of housing quality requirements to reduce HAP abatement activity.
- Building on the project-based voucher program to provide affordable housing opportunities throughout the communities.
- Expanding the project-based voucher program to include DHC owned/ developed/ operated properties.
- Working with HUD to secure vouchers associated with Opt-Outs and/or Expiring contracts in Multi-family units. This will allow DHC to broaden the depth of the program and continue affordable opportunities for residents.
- Working with HUD on opportunities to manage or absorb troubled operations in the jurisdiction.
- Strengthening the HCV Homeownership program and marketing the program to qualified participants and increasing the utilization by 10 % annually.

HCV Homeownership

Over the past 18 months leading into FY 2019- 2020, DHC's Homeownership program has closed on five public housing residents achieving homeownership. The program is marketed through the regular Housing Choice Voucher (HCV) Program as well as the Family Self Sufficiency Program (FSS) at the time of recertification and during Homeownership Informationals held annually. There is also outreach within the FSS Program. In doing so every HCV participant learns of the HO program. The DHC, Huntington Bank, and SEED are currently working with 22 HCV participants to become potential homeowners in the 2020 calendar year.

Discussion:

DHC's goals and objectives are consistent with their core business of providing decent, safe, and affordable housing to low-moderate income families, regardless of race, color, religion, national origin, sex, familial status, and disability. The goals and objectives are consistent with HUD's vision of supporting mixed income communities.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section presents information about homeless service providers and facilities found in Detroit. The organizations and services are part of the Homeless Action Network of Detroit (HAND) which is Detroit's Continuum of Care (CoC). This organization helps manage the local planning process for communities to provide a full range of prevention, emergency shelter, transitional housing, permanent supportive housing. Specific groups helped include homeless and chronically homeless individuals, veterans, families, and unaccompanied youth.

The definitions below provide greater detail regarding the types of housing provided for the homeless population:

- **Emergency Shelter** - Any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless, and which does not require occupants to sign leases or occupancy agreements.
- **Transitional Housing** - A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period as approved by HUD.
- **Permanent Supportive Housing** - Permanent housing in which supportive services are provided to assist homeless persons with a disability to live independently.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	314	0	167	973	N/A
Households with Only Adults	649	93	422	1978	10
Chronically Homeless Households	N/A	0	0	2309	10
Veterans	36	0	221	640	N/A
Unaccompanied Youth	9	0	103	N/A	N/A

Table 17 - Facilities and Housing Targeted to Homeless Households

Source: HUD 2019 Continuum of Care Homeless Assistance Program, 2019 Detroit CoC Housing Inventory Count, Homeless Action Network of Detroit, 2019 Housing Inventory Chart, HMIS Chronic BNL Inflow Report, HMIS Discharge Destination Report

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The following services are all provided by various homeless service providers in the Detroit CoC:

- Alcohol/drug abuse treatment
- Case management
- Childcare
- Education & employment
- HIV/AIDS-related services
- Life skills
- Mental health treatment
- Transportation assistance

The way these services are provided varies from provider to provider, and eligibility for these services is generally linked to the source providing the funding for the service. For providers that do not provide these services directly, referrals are made to other community providers that do provide such services.

The Detroit Health Department also provides services to homeless persons, especially those suffering from HIV/AIDS. The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related support services for low-income persons living with HIV/AIDS and their families. This program helps to address discrimination, stigma, and other barriers to achieving stable living situations. HOPWA Detroit has two programs which help these households, the Tenant Based Rental Assistance Program is an income-based program in which HOPWA pays a portion of a household's rent with the remainder being paid by the householder. The second program is the Community Residential Program which provides housing for a period of 6 months to two (2) years based on individual assessment of the householder.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

See chart below.

Service Provider	Description	Population Served			
		Chronically Homeless Individuals & Families	Families with Children	Veterans and their Families	Unaccompanied Youth
Cass Community Social Services, Inc.	Cass provides emergency shelter, transitional and permanent supportive housing for all populations. Supportive services are available to hundreds of homeless persons and families each night.	X	X	X	X
Rescue Mission Genesis II	Serving 48 women and 14 children. Women in this program often are working on substance abuse aftercare issues, addressing legal issues, and attend school and training programs to give them a future.		X		
Detroit Rescue Mission Ministries (Oasis)	Abuse and Treatment Center, Emergency Shelter, Transitional Housing, & Permanent Housing. Men, many of whom are struggling with addiction, debt, and difficulty finding employment. Houses 25 men who are homeless veterans of the armed forces and 25 men with mental health or substance abuse disability.	X		X	
Matrix Off the Streets - For Homeless Teens	Provides shelter and other services to homeless youth, or vulnerable teens. Provides voluntary crisis intervention and supports to families and youth.				X
Coffer Adult Foster Care Home	Adult Foster care home.	X			
Derrick's Adult Foster Care	Adult Foster care home.	X			
Covenant House Michigan	Emergency Shelter Teens only.				X
DRMM Detroit Rescue Mission	Emergency Shelter Men Only. All Male Emergency Shelter & Transitional Housing.	X		X	

Service Provider	Description	Population Served			
		Chronically Homeless Individuals & Families	Families with Children	Veterans and their Families	Unaccompanied Youth
NSO Tumaini Center	The Tumaini Center is a crisis support center for chronically homeless individuals. Established in 1975 and provides services to all who enter their doors including substance abuse treatment, mental health assessment and referral, case management, emergency food, and clothing storage.	X			
Detroit Rescue Mission	Emergency shelter. Founded in 1909, The Detroit Rescue Mission Ministries has embarked upon its 100th year of continued service providing food, shelter, and services to intervene upon homelessness and substance addiction throughout Detroit and its surrounding metropolitan communities.	X			
Coalition on Temporary Shelter (COTS)	Provides an array of services that enable people to achieve self-sufficiency and obtain quality affordable housing. COTS also exist to advocate for long-term solutions to the problems of homelessness.	X			
Mighty Voices of Hope Inc.	Mighty Voices of Hope is an organization that brings awareness of the homeless situation in the metro Detroit area. They currently feed and house local homeless men who used to live in vacant homes or on the street.	X			
Mariners Inn	The Transitional Housing (TH) Program is a supportive, semi-independent living experience available to men who have successfully completed the Mariners Inn Residential Treatment Program. The Transitional Housing Program offers living space and meals in an alcohol- and drug-free residential recovering community environment.	X			
Open Door Rescue Mission Ministries	Assistance for: homeless; addicted; mentally or emotionally challenged.	X			

Service Provider	Description	Population Served			
		Chronically Homeless Individuals & Families	Families with Children	Veterans and their Families	Unaccompanied Youth
Bethlehem House	Shelter for homeless workingwomen without children. Ages from 35-65. Must be employed and homeless. Counseling, money management and bible study. Drug and alcohol rehabilitation not available.	X			
The Philip House Mission	Emergency shelter, transitional housing, independent / supportive housing, men and women facilities, job assistance, domestic training, substance abuse prevention, case management, application/intake process, and counseling.	X	X		
Operation Get Down	Transitional Housing - Family		X		
New Path Homeless Shelter	Private rooms, shared rooms, fully furnished, kitchen, bath, and laundry.	X			
Skyline Outreach	Links people to homes for veterans, seniors, displaced seniors, HIV victims, and others.		X		
Transition 1.2.3. Inc.	Transition is an emergency transitional housing facility that allow homeless (domestic) women and their child to have a safe environment that can move to a place of self-efficiency through various programs	X		X	
Refuge International Inc.	Emergency Shelter Transitional Housing - Family		X		
Eastside Emergency Center	Shelter for homeless youth between the ages of 8 and 24.				X
Genesis One Transitional Youth Center	Clean, Safe, Low-Cost Supportive Housing Residency with Great Oaks is meant to bridge the gap from homelessness to permanent housing. They assist individuals in becoming economically self-sufficient and stable by providing low barrier, emergency housing with a variety of support services.				X

Service Provider	Description	Population Served			
		Chronically Homeless Individuals & Families	Families with Children	Veterans and their Families	Unaccompanied Youth
Alternatives for Girls	Mission is to help homeless and high-risk girls and young women avoid violence, teen pregnancy and exploitation, and help them to explore and access the support, resources and opportunities necessary to be safe, to grow strong and to make positive choices in their lives.				X
Community Social Services Wayne County	To develop partnerships with like-minded organizations, inspiring action that results in rebuilding broken lives and restoring dignity.	X			
Covenant House	Covenant House Michigan (CHM) provides shelter and hope to young people ages 18-24 who are experiencing or at risk of homelessness.				X
Detroit Central City Community Mental Health	The Supportive Housing Division is comprised of numerous programs servicing individuals with varying needs and/or circumstances including, military veterans, domestic abuse survivors, people with severe mental illness and co-occurring disorders (severe mental illness and substance abuse) and people with physical or health disabilities who may also have a substance abuse problem.	X	X	X	X
Detroit Rescue Mission Ministries	From homeless veterans to men seeking recovery from substance abuse, from women struggling to make ends-meet, to homeless women with children – DRMM offers both transitional and permanent housing to prevent any return to homelessness and addiction.	X	X	X	
Emmanuel House	Emmanuel House per Diem Transitional Housing program is designed to provide quality, affordable housing programs and services to homeless veterans in the Metro Detroit area.			X	

Service Provider	Description	Population Served			
		Chronically Homeless Individuals & Families	Families with Children	Veterans and their Families	Unaccompanied Youth
Freedom House	Freedom House Detroit is a temporary home for indigent survivors of persecution from around the world who are seeking asylum in the United States and Canada.	X			
Michigan Veterans Foundation	The Foundation operates their main project, the Detroit Veterans, Center which is a transitional housing facility and resource center. The DVC provides the skills and confidence needed for homeless veterans to break the cycle of homelessness and return to independent living.			X	
Neighborhood Legal Services of Michigan (NLSM)	NLSM provides financial assistance, housing relocation and stabilization services to those who are determined to be eligible for prevention rapid re-housing.	X			
Neighborhood Service Organization (NSO)	NSO's empowering programs and services help older adults with mental illness; children, youth, and adults with developmental disabilities; homeless recovery services; housing development; community outreach for psychiatric emergencies; and volunteer opportunities for individuals, groups, and organizations.	X	X		X
New Day Multi-Purpose Center	Shelter and warming center during cold-weather extremes.	X			
Positive Images	Provides a women specialty program, intensive substance abuse treatment, domicile, integrated services (substance abuse and mental health treatment combined), childcare, shelter, support services, referrals to ancillary services, and collaborates with existing community programs.	X	X		
Ruth Ellis Center	Social services agency that serves the needs of runaway, homeless and at-risk lesbian, gay, bisexual, and transgender (LGBT) youth.				X

Service Provider	Description	Population Served			
		Chronically Homeless Individuals & Families	Families with Children	Veterans and their Families	Unaccompanied Youth
Southwest Counseling Solutions	Provide a broad range of programs in the areas of human development, economic development, and community engagement.	X	X	X	
St. John's Community Center	Shelter and warming center during cold-weather extremes.	X			
The Salvation Army	Provides social assistance to various groups.	X			
Travelers Aid Society of Metro Detroit	Traveler's Aid of Metropolitan Detroit provides leading human services that sustain, attract, and inspire confidence and excellence in their clients, employees, and community partners. They support and nurture self-sufficiency among Detroit's most vulnerable by offering a hand-up not a hand-out.	X			
Volunteer of America (VOA)	Their services, from housing and employment support to mental health care, help veterans overcome the barriers that stand between them and long-term stability. Through prevention, rapid rehousing, interim housing, transitional housing, permanent housing, job training and compensated work programs, they make it possible for veterans to have a roof over their heads and the professional opportunities they deserve.			X	
YWCA	YWCA works every day to eliminate racism and empower women. Through advocacy and local programming, they create real change for women, families, and communities.		X		

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes facilities and services that assist persons who are not homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. Special needs population in Detroit includes the frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, and persons with HIV/AIDS.

The City of Detroit receives the Housing Opportunities for Persons with Aids (HOPWA grant and administers it using the Detroit Health Department. Besides the HOPWA program Senior Citizens and persons with disabilities receive services from Detroit Agency on Aging (DAA) in the following communities: Detroit, Hamtramck, Harper Woods, Highland Park, and the City of Grosse Pointe. The mission of the agency is to educate, advocate and promote healthy aging. The agency promotes senior citizens making decisions on home and community services that will improve the overall quality of life.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	226
PH in facilities	0
STRMU	38
ST or TH facilities	0
PH placement	0

Table 18– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Persons with HIV/AIDS and their families

As stated earlier the HOPWA program is the only Federal program addressing the housing needs of persons living with HIV/AIDS and their families by:

- Increasing the availability of decent, safe, and affordable housing for low-income people living with HIV/AIDS
- Creating and supporting affordable housing for people living with HIV/AIDS by linking HOPWA with resources through community planning efforts

- Creating partnerships among states and local government and community-based organizations and other non-profit organizations to meet the housing and supportive service needs of persons living with HIV/AIDS.

HIV/AIDS housing is not a "one size fits all" system. HIV/AIDS touches all demographics, so the kinds of housing and supportive services recommended to each client must be demographically client specific. For example, an HIV positive and frail elderly client may need more congregate care and assisted living housing whereas an HIV client in his 20's or 30's will not. An HIV positive person with a mental illness and/or substance abuse issue will need more direct disorder specific housing than a person escaping a domestic violence relationship.

Because clients are living longer with HIV/AIDS the housing approach must match this outcome. Housing delivery must go from immediate housing to prevent homelessness to stabilizing clients with permanent housing solutions.

Supportive housing needs may include:

- Moving costs
- Emergency housing
- Emergency cost (extermination, furniture, utility, transportation)
- Linkages with other agencies providing supportive services

Seniors – Elderly and Frail Elderly

Seniors are generally considered individuals over the age of 62 and living independently or in subsidized accommodations. Seniors live on fixed incomes, have higher healthcare costs, and a greater per capita need for aging services. Older homeowners who can function independently need help with home repairs especially with older housing stock. However high housing costs, especially for renters, makes it a financial burden for many seniors living on their own. The Detroit Housing Commission offers public housing and Section 8 housing certificates to address these basic housing needs. HRD has the home repair program, although not specifically for seniors; elderly homeowners can apply. The elderly accounts for another special needs group as in Detroit, 46% or 38,499 individuals over the age of 65 have a disability.

Persons with Disabilities

The Census classifies disabilities in the following categories: those having a hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living situation. Disabled individuals account for 20% of the population, translating into 135,689 individuals. This population group will have some specialized housing and supportive needs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Section 330.1209b of the State of Michigan Mental Health Code requires that "the community mental health services program shall produce in writing a plan for community placement and aftercare services..."

Consequently, many mental health providers have either developed housing programs or work with housing providers to ensure that people are not discharged into a homeless situation. People exiting a mental health institution typically move into transitional living programs, AFC homes, or independent living. One of the barriers that make it difficult for people with disabilities to access housing is a lack of income. Therefore, the CoC and MI Dept. of Community Health have implemented the Supplemental Security Income/Social Security Disability Insurance (SSI/SSDI) Outreach, Access, and Recovery (SOAR) initiative. Providers have staff who are trained to help people gain the benefits for which they qualify in an expedited manner. The SOAR initiative has helped people with disabilities including mental health to access housing quickly.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

HIV/AIDS

The Department of Health and Wellness oversees Detroit's HOPWA program which services homeless and non-homeless persons who meet income guidelines. Most are served through HOPWA's Tenant Based Rental Assistance (TBRA) program. While the emphasis is on the TBRA program the City's HOPWA program also funds a transitional housing program as well as services and linkages to other HIV/AIDS services.

Seniors

While the City's Senior Citizens Department has closed HRD still provides some help for seniors. Every year HRD funds organizations through its CDBG allocation process to help seniors with their health and transportation needs. Senior citizens can apply for funding to fix their homes through the Senior Home Repair program, and the 0% Interest Home Loan Program. Subsidized housing as well as Section 8 Vouchers for rental housing are available for income qualified seniors.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

HIV/AIDS

Under the rental assistance component of the HOPWA program, there are 233 rental subsidies currently in use in Detroit from the last CAPER. The total grant allocation for FY 2020-2021 is \$2,903,135. There are currently 30 units of transitional, short-term housing for individuals with HIV/AIDS. An estimated \$400,000 will be spent on this program. The rest will be spent on information and support services. These numbers have been steady over the last few years and is expected to be the same over the next few years.

Seniors

The City of Detroit addresses the special needs of senior citizens by providing a low-income public housing program. Senior citizens can apply to public housing at one of the six different locations throughout the

City of Detroit and each public housing site also provides accommodations for persons with disabilities. Beyond what the City offers there are plenty of private profit and non-profit organizations offering senior living communities. For example, Presbyterian Villages of Michigan, a faith-based, non-profit organization offers nine senior living communities in Detroit.

In addition to housing, the city has many supportive services for seniors. Detroit Area Agency on Aging (DAAA) assists in the following areas:

- Meals on Wheels
- Caregiving assistance
- Housing resources
- Transportation resources
- Support groups for family caregivers
- Utility payment assistance resources
- Services for seniors and people living with disabilities
- Help to seniors experiencing elder abuse or neglect

DRAFT

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies can act either as barriers to affordable housing or can serve to promote it. Recognizing this and remaining cognizant of the negative effect public policies can have on housing affordability, the City of Detroit does not impose limitations such as growth controls, impact fees, exclusionary or large lot zoning requirements, or rent controls; all of which can present barriers to affordable housing. The City Planning Commission has recently undertaken a significant update to the City zoning ordinance, known as [Zone Detroit](#), to seek ways to ensure zoning laws are flexible, inclusionary and considerate of changing times and communities.

With the combined effects of a significant population loss, the recent housing crisis, and a significant number of vacant and dilapidated properties; decent, safe, and affordable housing options have decreased for many Detroit residents. Because homeownership remains out of reach for a sizeable portion of the population, the demand for affordable rental housing within the city is great. At the same time, the amount of affordable rental housing is limited. Public housing, the source of Detroit's largest number of affordable rental units, only provides an estimated 9,800 units, including voucher units. With a waiting list of 9,000 or more, the need for affordable units is critical. Because of this, in 2017 the City adopted an affordable housing ordinance requiring residential developers receiving certain subsidies or donated land from the city to offer 20 percent of their rental units to households at or below 80% AMI.

There are several other factors, some outside of the City's control, acting as barriers to affordable housing. Some of these include:

- Lack of financial resources to build affordable housing (i.e. lending institutions willing to invest in Detroit)
- Policies that promote urban sprawl
- Higher housing tax rates
- Higher insurance rates compared to nearby suburban areas
- Predatory lending practices
- Crime/perceived crime (deterrent to investing in Detroit)
- Decreased funding in CDBG/HOME and other federal funding sources
- Aging housing stock in Detroit requiring higher maintenance costs

The City commissioned the Center of Urban Studies at Wayne State University to prepare a HUD required Assessment of Fair Housing in 2018. The report noted that "investing in particular neighborhoods has occurred with private investments, as well as public and charitable investments that have focused on stabilizing neighborhoods in an urban triage approach rather than prioritizing spending in neighborhoods that continue to struggle and decline."¹⁰ The study went on to further explain the impact of the investment approach on decreasing property values in some neighborhoods and increasing development

¹⁰ Assessment of Fair Housing – City of Detroit prepared by Wayne State University/Center for Urban Studies, page 114

pressures in others leading to gentrification and relocation of low-to moderate-income households. The report identified lack of public investments in specific neighborhoods as contributing to disparities in access to affordable housing opportunities. An older housing stock, foreclosures, and deferred maintenance by elderly and low-income households or landlords unwilling to invest in property improvements result in poor housing conditions. The need to aggressively enforce housing and building codes to ensure environmental health and safety and increase the quality of housing available to residents was also highlighted. Maintaining and increasing participation in regional fair housing initiatives that improve access to opportunities and address disparities for Detroit residents was encouraged. One of the advocacy issues for regional participation is transportation access to suburban jobs and improving practical access to proficient schools.

The segregation of affordable housing from market-rate housing in new developments was cited in focus groups and recommendations were made for the City to expand its work with developers to improve affordable housing and its integration in rapid growth areas such as Downtown and Midtown. Complaints included disruption to seniors due to new developments in Downtown and Midtown where seniors were unable to afford increased rents or evicted to make way for condo conversions or new developments. Increases in fair housing complaints from these two areas suggested the need for more oversight to determine if segregation was intentional or unintentional.

As a result of the study, a fair housing action plan with goals and priorities was developed. The goals were outreach to increase awareness of fair housing laws; enforcement of housing and building codes; work with other jurisdictions to improve access to opportunity for residents; work with developers to improve quantity and quality of affordable and accessible housing including for homeownership and the elderly. The implementation of the actions and goals will be monitored by HRD staff with support from the Detroit Housing Commission, Fair Housing Of Metropolitan Detroit and Fair Housing Center of West MI, City of Detroit Building Safety Engineering and Environmental Department, and City of Detroit Civil Rights, Inclusion & Opportunity Department (CRIO) (formerly Human Rights). The actions taken and the impact of the strategies will be documented and reported on the City's annual Consolidated Annual Performance and Evaluation Report (CAPER). HRD staff will include standards and procedures to address fair housing issues and goals in its monitoring policies and procedures.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Globalization and the decline of manufacturing greatly impacted the City of Detroit over the last 40 years and has resulted in economic decline. The automotive industry, which has been the traditional backbone of the regional economy, has dealt with changes in technology, supply chains, competition, and consumer preferences. For the city, these changes have ushered in an era of high unemployment and population migration. While the city still faces significant challenges, change is afoot, as the City is working toward strategically positioning itself to attract new businesses, investment, and talent. These elements are key for building a knowledge and service-based economy given the changes in traditional industrial sectors.

The tables in this section provide a baseline set of data on Detroit's workforce, economy, and human capital. One of the issues that arose from the analysis was that Detroit has many young working age residents who are unemployed and may be under-skilled for jobs in the city. The unemployment rate for 16-24-year-olds is 55 percent, which is troubling as this considers individuals who are actively in the workforce and not in school. One of the identified problems is that nearly 24 percent of young workers did not finish high school and do not have a high school diploma or GED. Given the changing nature of employment in the city and across the United States, many young people are at risk of being left behind economically unless educational attainment levels improve and/or skills trainings are available to better prepare workers for jobs of the future.

Low levels of educational attainment translate directly into lower earning potential. Based on data provided by HUD, Detroit high school graduates earn only 57 percent of what bachelor's degree holders earn, while those with some college or associate degrees earn about 65 percent of bachelor's degree holders. The current changes to Detroit's existing industries such as automotive and manufacturing, require workers to have higher levels of education, technical skills, and the ability to adapt to technological change. Investment in human capital is necessary to ensure everyone in Detroit has an opportunity to be gainfully employed.

The analysis presents a snapshot of Detroit's demographics and economics, and other sections of the Consolidated Plan provide greater detail regarding how these elements influence the concentration and distribution of lower-income households across the city.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	201	146	0	0	0
Arts, Entertainment, Accommodations	24,059	27,393	14	13	-1
Construction	3,139	4,930	2	2	0
Education and Health Care Services	34,379	48,468	20	23	3
Finance, Insurance, and Real Estate	7,919	14,693	5	7	2
Information	2,853	4,117	2	2	0
Manufacturing	19,263	24,208	11	11	0
Other Services	5,533	7,599	3	4	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	18,144	41,293	11	20	9
Public Administration	0	0	0	0	0
Retail Trade	18,436	11,890	11	6	-5
Transportation and Warehousing	5,789	4,471	3	2	-1
Wholesale Trade	4,777	6,864	3	3	0
Total	144,492	196,072	--	--	--

Table 19 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
 Source:

Labor Force

Total Population in the Civilian Labor Force	284,340
Civilian Employed Population 16 years and over	213,590
Unemployment Rate	24.88
Unemployment Rate for Ages 16-24	54.97
Unemployment Rate for Ages 25-65	13.41

Table 20 - Labor Force

Data Source: 2011-2015 ACS

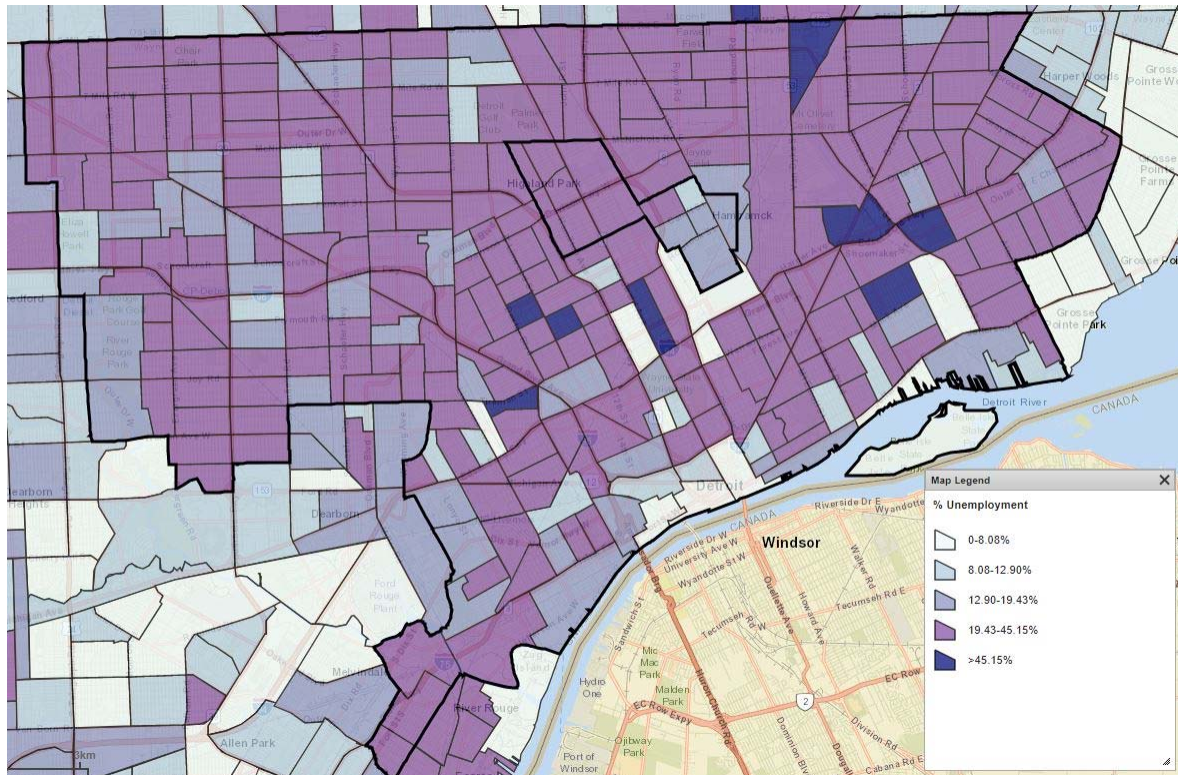
Occupations by Sector	Number of People
Management, business and financial	26,890
Farming, fisheries, and forestry occupations	9,795
Service	36,065
Sales and office	52,000
Construction, extraction, maintenance, and repair	12,345
Production, transportation, and material moving	17,255

Table 21 – Occupations by Sector

Data Source: 2011-2015 ACS

The unemployment rate in Detroit is 25 percent, and the map below presents the data across the city's census tracts. What can be observed is that across much of the city experiences unemployment rates of between 19 percent and 45 percent. High levels of unemployment correlate to a lack of local employment opportunities, skills mismatches, and a lack of education on the part of workers. High unemployment rates result in diminished purchasing power, and greater strain on the city's social services.

Map 10: Percent of Unemployed Population



Travel Time

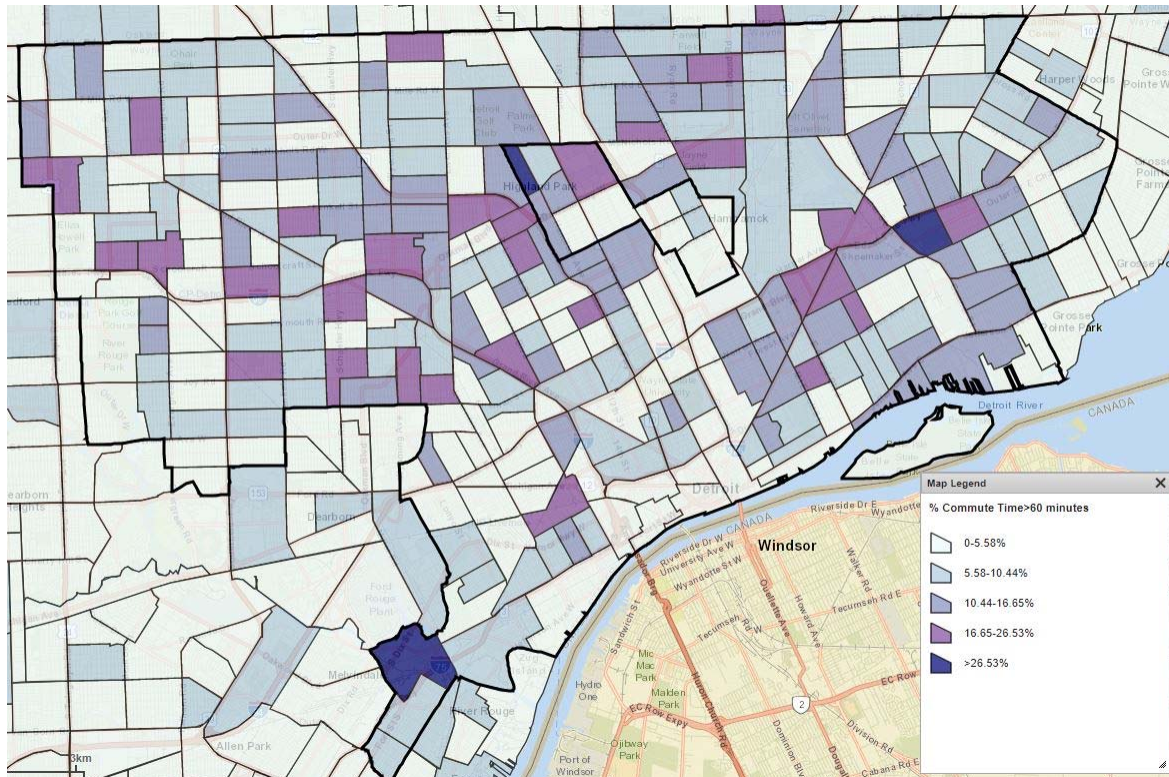
Travel Time	Number	Percentage
< 30 Minutes	125,340	62%
30-59 Minutes	59,375	30%
60 or More Minutes	16,125	8%
Total	200,840	100%

Table 22 - Travel Time

Data Source: 2011-2015 ACS

In Detroit, about 62 percent of workers have commutes of less than 30 minutes. This finding makes sense because many of Detroit's surrounding communities are large employment centers. Communities such as Dearborn and Livonia have large manufacturing firms which have an employment catchment area covering Detroit. The map below presents commute data by census tract for Detroit. What can be observed is that persons living outside the urban core of the city tend to have longer commute times. This potentially shows the mismatch in skills between workers and jobs found locally.

Map 11: Percent Commute Time Less Than 60 Minutes



Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	21,690	9,945	38,020
High school graduate (includes equivalency)	50,705	17,670	44,755
Some college or associate degree	66,755	15,475	36,385
Bachelor's degree or higher	34,070	3,665	9,385

Table 23 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs.	25-34 yrs.	35-44 yrs.	45-65 yrs.	65+ yrs.
Less than 9th grade	1,795	3,950	4,795	9,045	9,365
9th to 12th grade, no diploma	17,475	13,780	12,525	25,555	15,375

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
High school graduate, GED, or alternative	27,155	27,510	28,255	57,360	28,280
Some college, no degree	29,680	25,395	23,075	46,245	16,980
Associate degree	1,865	4,595	5,545	13,770	4,495
Bachelor's degree	3,205	8,850	6,075	14,405	5,530
Graduate or professional degree	295	3,980	3,910	9,930	5,785

Table 24 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,381
High school graduate (includes equivalency)	20,932
Some college or associate degree	24,167
Bachelor's degree	36,996
Graduate or professional degree	48,983

Table 25 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors of Detroit's economy are Educational and Health Care Services (24 percent); Arts, Entertainment, and Accommodation (17 percent); Manufacturing (13 percent); Professional, Scientific, Management Services (13 percent); and Retail Trade (13 percent). These five sectors employ about 79 percent of all the workers. Major employers by sector include:

- Health Care and Social Assistance
 - Henry Ford Health System
 - Detroit Medical Center
- Arts, Entertainment, and Accommodation
 - Illitch Companies
- Manufacturing
 - General Motors
 - Fiat Chrysler Automobiles
- Professional, Scientific, Management Services
 - Quicken Loans
 - Microsoft
- Retail Trade
 - Meijer
 - Little Caesars

Detroit residents tend to live near their work with 62 percent of workers traveling less than 30 minutes to their place of work. Based on data from the U.S. Census, only 29 percent of Detroit residents live and work in the city. This shows that the city imports workers from surrounding communities and that these workers have the skills and training to be competitive in Detroit's labor market. A challenge is to develop the skills of Detroit residents so that they can work locally within the city.

Describe the workforce and infrastructure needs of the business community:

Detroit's business community seeks an educated, well-trained, technically skilled, and professional workforce which can help the city compete for companies and jobs in the Educational and Health Care Services, Manufacturing, and Professional, Scientific, and Management Services sectors. Worker training is critical for younger residents that face a significant school drop-out rate and an unemployment rate of 55 percent for 16-24-year old persons. Specific workforce needs include:

- Training in technology, advanced manufacturing, skilled-trades, computer science, finance, advanced medical/healthcare skills, and customer service.
- Education credentials beyond a high school diploma, such as bachelor and master's degrees.
- Basic proficiency in mathematics for positions in advanced manufacturing.
- Basic and advanced proficiency in computer technology.
- Soft skills such as leadership, teamwork, and communication skills.
- Employees being able to pass drug screenings for manufacturing jobs.

Transportation systems connect residents to each other as well as to employment, retail, and other service centers. The City of Detroit was built for the automobile, and many employment centers are located further away from where residents tend to live and are not connected to public transit. This results in difficulty for low-income residents who may not have access to a personal automobile. Detroit has two bus systems, the Detroit Department of Transportation (DDOT), serving the City of Detroit, and the Suburban Mobility Authority for Regional Transportation (SMART) serving the surrounding suburbs. The routes of the bus systems are limited and makes it difficult for low-skilled residents, who may not have access to a car, to get to jobs in the suburbs or in parts of the city which are not connected to public transit.

In addition to the bus service, the city also has limited rail service in both Downtown and Midtown. The Detroit People Mover (DPM) is a nearly three-mile automated people mover system which operates on a single track encircling the downtown. The system was built in the 1980's and ridership has tended to remain quite low. More recently the Qline streetcar, which is a light rail system, was built in May of 2017 and connects Downtown with Midtown. The route is about three miles long and follows Woodward Avenue where in recent years significant housing and commercial development has taken place.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The following projects will have an economic impact on the city over the next few years¹¹:

- *Gordie Howe International Bridge*
 - The bridge, named after Canadian-born, Detroit Red Wings legend Gordie Howe, will be 1.6 miles long and connect the City of Detroit with Canada, and will cost an estimated \$5.7 billion. The international crossing will also have bike and pedestrian lanes. Construction on the American side officially broke ground in July 2018 and is expected to be completed by 2024.
- *Motown Museum expansion*
 - The Motown Museum announced in 2016 that it would be embarking on a \$50 million expansion, by creating a 50,000 square foot complex with interactive exhibits, a new theater, recording studios, and expanded meeting and retail space. In September 2019, ground was broken on the first phase of construction—the renovation of three homes facing West Grand Boulevard is expected to be completed in summer 2020.
- *Michigan Central Station*
 - Ford Motor Company will build a campus for mobility in Corktown at an estimated cost of \$740 million. The broader project will include the old DPS Book Depository, renovated into offices, retail, and residential, and the Michigan Central Station. The project would result in an infusion of 5,000 workers, and the development of office and retail space.
- *The Mid*
 - Announced in March 2019, The Mid will be the biggest development in Detroit north of Mack Avenue since the 1920s. Initial plans call for a 25-story, 228-room hotel with luxury condos making up the top nine floors; a 30-story mixed-use, multi-family development with 250 apartments and first-floor retail; and a 12-story building with “co-living” spaces. The \$377 million project is slated to be completed by the end of 2020. After receiving \$58 million in tax incentives and negotiating a community benefits agreement, the project is expected to break ground soon.
- *Hudson’s site*
 - The new Hudson’s will total approximately 1,000,000 square feet (not including underground parking for 700 cars), with 330 residential units and 240,000 square feet of office space at a cost of over \$900 million. The estimated completion date is scheduled for 2023.
- *The Monroe Blocks*
 - Covering the area between Campus Martius and Randolph along Monroe, the project as initially announced would add a 35-story office tower plus residential at a cost of \$830 million. Ground broke on December 2018, but there has been little work at the site since. It is currently undergoing a redesign.
- *Detroit Center for Innovation*
 - The University of Michigan intends to build a campus focusing on high-tech research and education. The center is expected to cost around \$300 million with construction beginning in 2021.
- *Fiat Chrysler Plant*

¹¹ <https://detroit.curbed.com/maps/biggest-developments-in-detroit-transform>

- Fiat Chrysler Automobiles is expected to invest heavily in the Connor Creek Industrial Center. The automobile company will spend \$1.6 billion converting its Mack Avenue Engine Complex to produce next generation Jeeps, and \$900 million to retool the Jefferson North Assembly Plant. It estimates that these upgrades will bring 5,000 new jobs to Detroit.

Based on the employment and investment being created by the private market, Detroit's workforce needs to be ready to seize the opportunities available. The City needs to invest in programs which assist individuals in gaining marketable skills to prepare them for the job market. The following could be done to increase the competitiveness of city residents:

- Increased investment in public education
 - Increase high school graduation rates
 - Increase the number of individuals attaining post-secondary training
- Creation of pathways programs from school to work.
 - Improve the development of basic skills both technical and non-technical
 - Improve computer skills of unemployed and under-employed residents
 - Provide mentorship to individuals looking for work
- Improvements and expansion of public transportation services
 - Enhanced bus service
 - Alternative mobility options
- Investment in worker housing
 - Creation of affordable housing close to employment nodes

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The decline of manufacturing jobs has played a major role in Detroit's population decline from a peak of almost two million residents in the 1950's. The region's economic success depends on Detroit's ability to foster and create a qualified workforce which attracts employers. The predominate industries in the city include Health Care and Social Assistance; Arts and Entertainment; Manufacturing; and Professional and Technical Services. The City has programs available to help improve individual's capabilities around basic skills, technical training, and educational credentialing.

The importance of education cannot be understated, as workers with low levels of education will continue to be left behind by Detroit's increasingly competitive and changing job market. One such group are individuals without a high school diploma and is reflected in their ability to earn an income. The median earnings for this group are \$16,381 per year. Comparatively, as educational levels increase incomes tend to rise. Based on data provided by HUD, Detroit high school graduates earn only 57 percent of what bachelor's degree holders earn, while those with some college or associate degrees earn about 65 percent of bachelor's degree holders. Of the currently employed civilian population, only 20 percent have bachelor's degrees or greater. This shows that secondary education, which tends to be a minimum qualification for many corporate roles, is lacking. Of the civilian employed population, 13 percent have less than a high school degree or less. Without further training, the population over time will lack critical skills necessary to earn higher incomes in a changing economic environment, especially as greater levels of automation take place.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The following programs and services will support the City of Detroit's Consolidated Plan. Detroit at Work is a free job training program started by the Mayor in 2018 and has the goal of getting more than 40,000 city residents back to work within five years, particularly younger residents.¹² The program focuses on sectors such as:

- Healthcare
- Information Technology
- Manufacturing
- Construction and Transportation
- Retail, Hospitality, and Entertainment

The Detroit Employment Solutions Corporation continues to provide job placement and training services to 10,000 job seekers and 2,000 businesses annually. The State of Michigan has many colleges and universities that fill the need for ongoing training and education. The City of Detroit also has many non-profits, such as Focus: HOPE, that offer job training programs.

Southwest Solutions offers a variety of workforce development programs to help individuals acquire the education, skills, training, and job opportunities to secure sustainable employment. These programs are designed to address the needs and barriers of the individuals seeking work and greater economic security and success. Some programs include:

- Adult Literacy
 - Adult Learning Lab in southwest Detroit helps adults improve their literacy, math, and computer skills so they can be better qualified for employment. These services are free for eligible participants.
- Center for Working Families
 - Helps low-income families reach financial stability, access income support, develop educational and employment opportunities, build wealth, and move up the economic ladder. Participants are assisted by a financial coach, workforce development coach and benefits coach.
- Earn + Learn
 - Innovative and comprehensive model of workforce development that has helped more than 1,000 jobless individuals in the Detroit area participate in training opportunities.
- PATH (Partnership. Accountability. Training. Hope.)
 - Assists welfare applicants and recipients to become self-sufficient and integrated into the labor force, based on the workforce needs of Michigan's current and emerging economy.
- Supported Employment
 - Designed to help people with severe and persistent mental illness find work at employment opportunities that they choose and for which they are qualified.

¹² <https://detroitatwork.com/>

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Some active neighborhood plans being created in the East Design Region include the Jefferson Chalmers Neighborhood Framework Plan, the Islandview Greater Villages Planning Strategy, and the Campau-Davison-Banglatown Plan. Regarding the Central Design Region, plans include Greektown, Greater Corktown, and Eastern Market. The goal of the plans is to achieve neighborhood stabilization and revitalization and supporting the growth of population and jobs. Some specific goals include housing rehabilitation, development of community assets and open space, and economic development. Each plan presents strategies and recommendations along with implementation framework communities can adopt. These plans in concert with the Consolidated Plan can help Detroit pivot toward a brighter future.

Discussion

See above.

DRAFT

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The distribution of low- and moderate-income households aligns with areas challenged by different housing problems. According to the Needs Assessment low income renters and owners have the greatest number of housing problems. The attached low/moderate income map shows census tracts with concentrations of low/moderate income people (census tracts with 51 percent or more low- and moderate-income people are concentrated areas). Low- and moderate-income concentrations comprise most census tracts in the City of Detroit. Concentration is defined as a close gathering or clustering of people or things.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

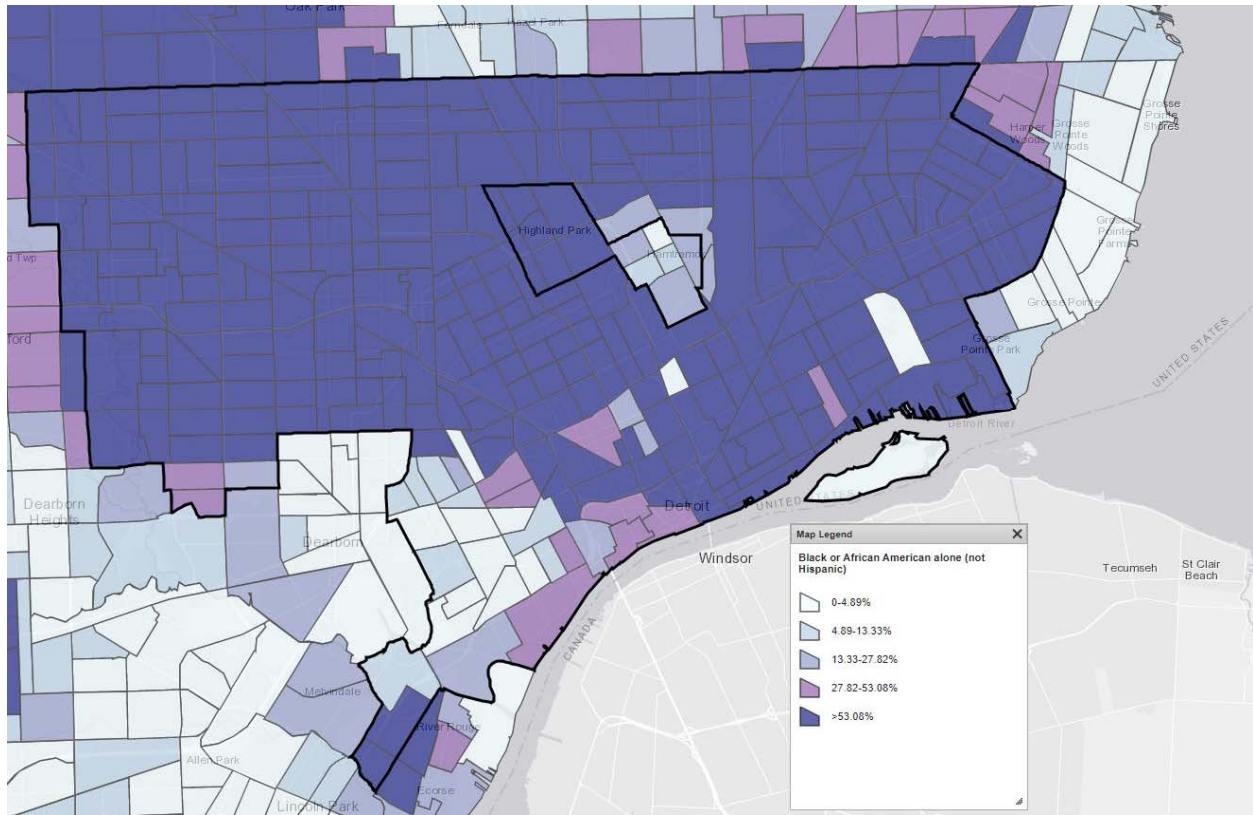
Minority Concentration - A close gathering or clustering of populations which are designated as minorities which historically are Non-White residents.

Low-income Concentration - A close gathering or clustering of populations which have incomes below 80% of the area median income.

The maps presented in this section illustrate the racial and ethnic concentrations found in the City of Detroit.

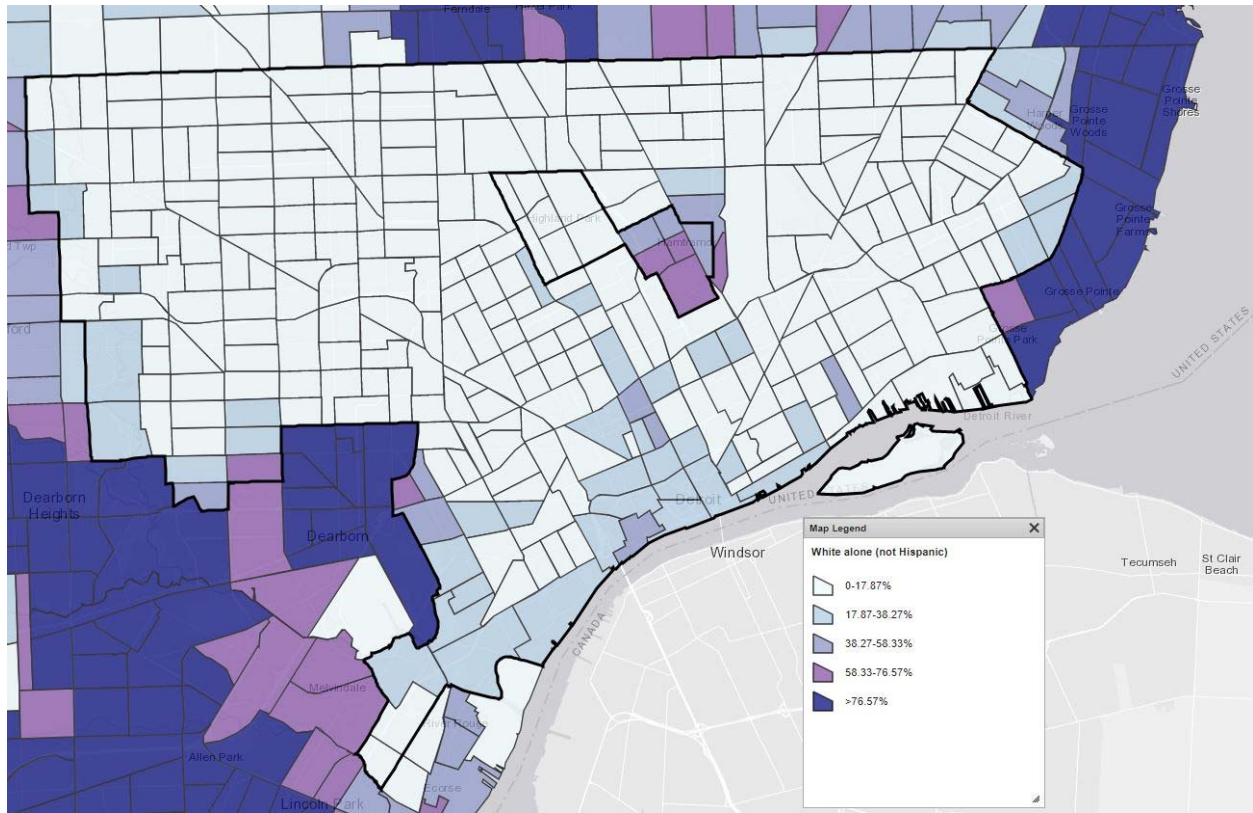
Black/African Americans comprise over 82 percent of Detroit's population and are located throughout the City of Detroit. Based on data provided by HUD, almost the entirety of the city has a concentration Black/African American population of greater than 53 percent. The area where Black/African American are not concentrated is the southwest of the city, which is an area with a long-standing Hispanic population.

Map 12: Percent Black or African American



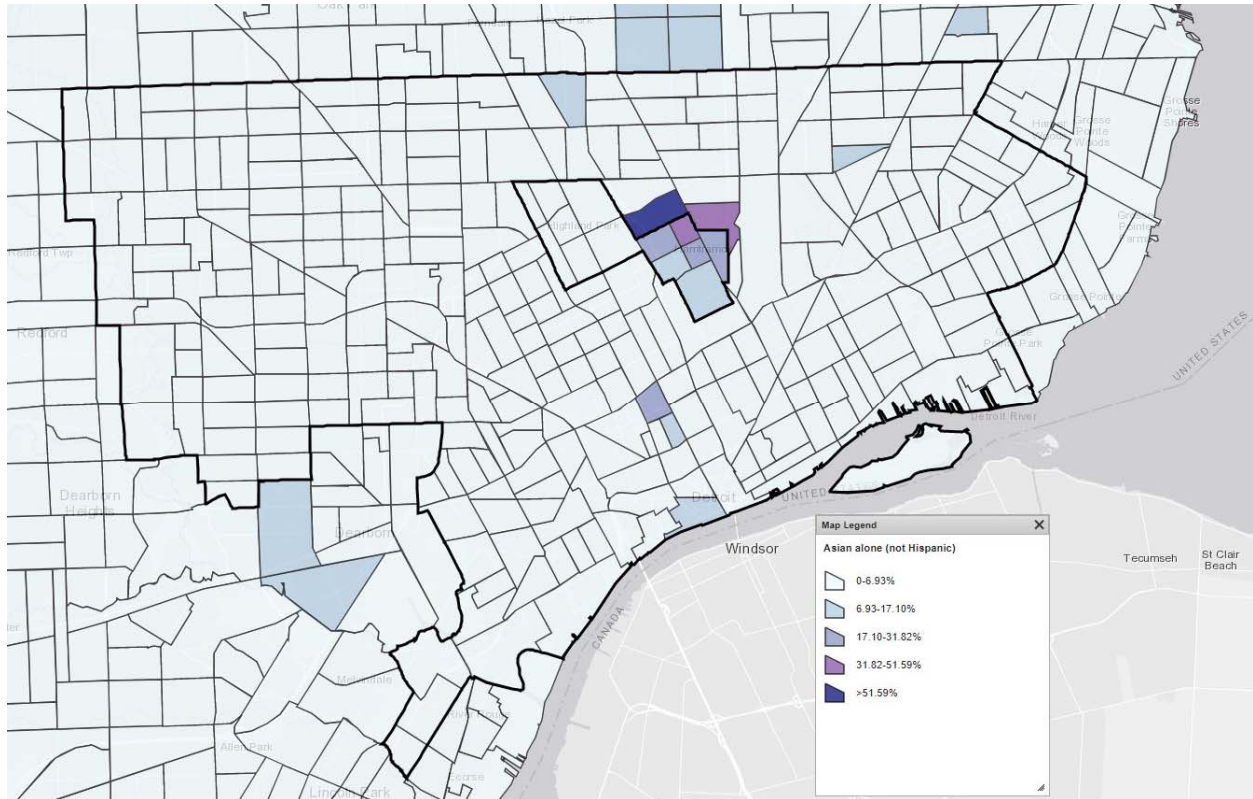
The concentration of White population in Detroit is generally found on the periphery of the city. Neighborhoods with the greatest percent concentration include Midtown, Downtown, and areas along the riverfront. Across the city the highest concentration of Whites is 77 percent and found near Hamtramck, a historically Polish community.

Map 13: Percent White



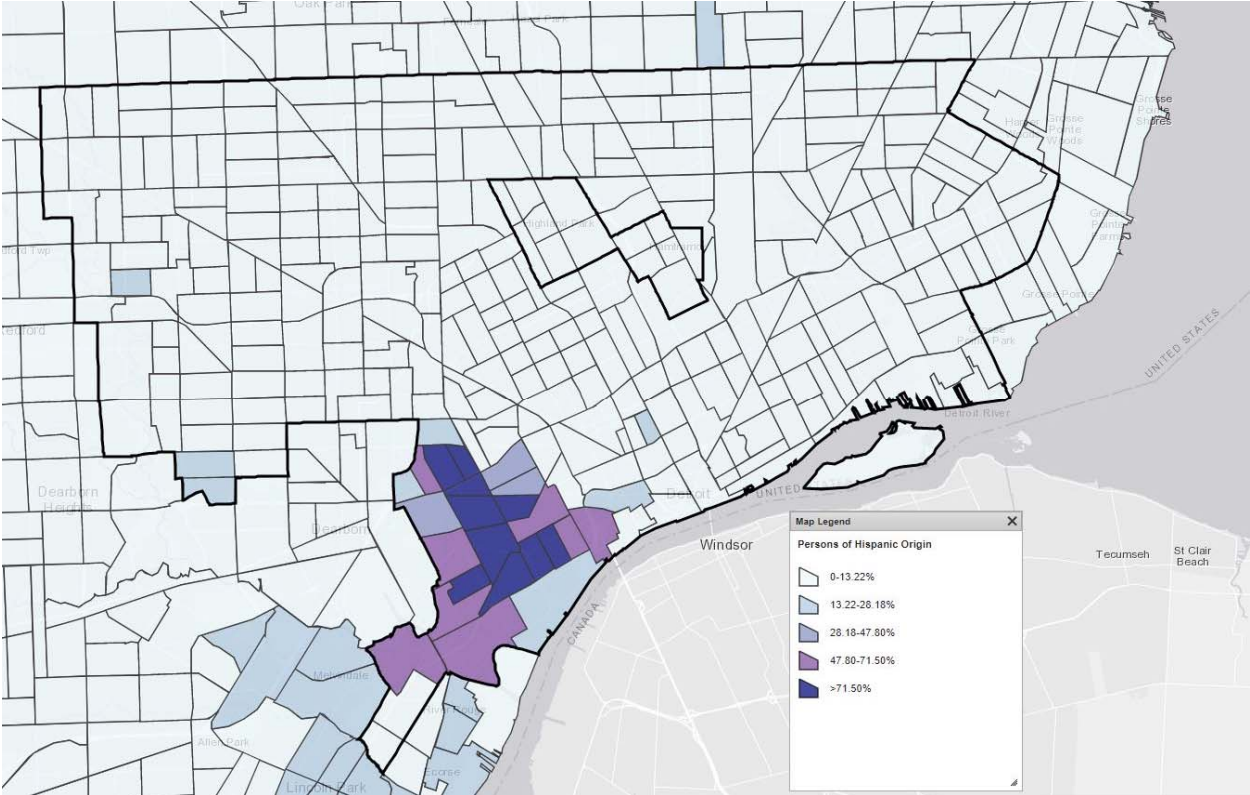
The Asian population in Detroit is generally found near Hamtramck, a historically Polish community, which in recent times has seen an increase in Arab and South Asian population. During the 1970's the Hmong population initially settled in the area and subsequent waves of immigration has resulted in an increased population. The highest concentration of Asians is 52 percent and found in a Census Tract just north of Hamtramck.

Map 14: Percent Asian



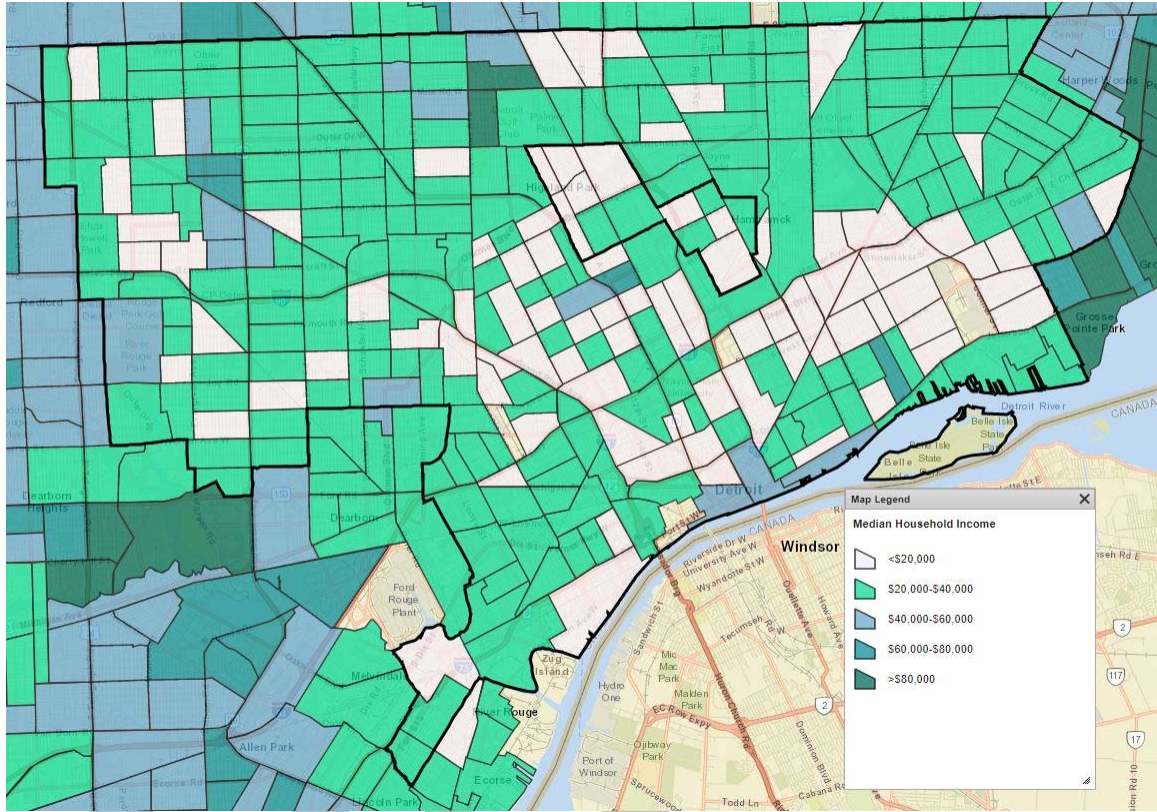
The Hispanic population in Detroit is generally found in the southwest corner of the city. The neighborhood, Mexicantown has the highest concentration of Hispanics at 72 percent. This is a historically Hispanic area, as Latino households have been settling here for nearly 100 years.

Map 15: Percent Hispanic



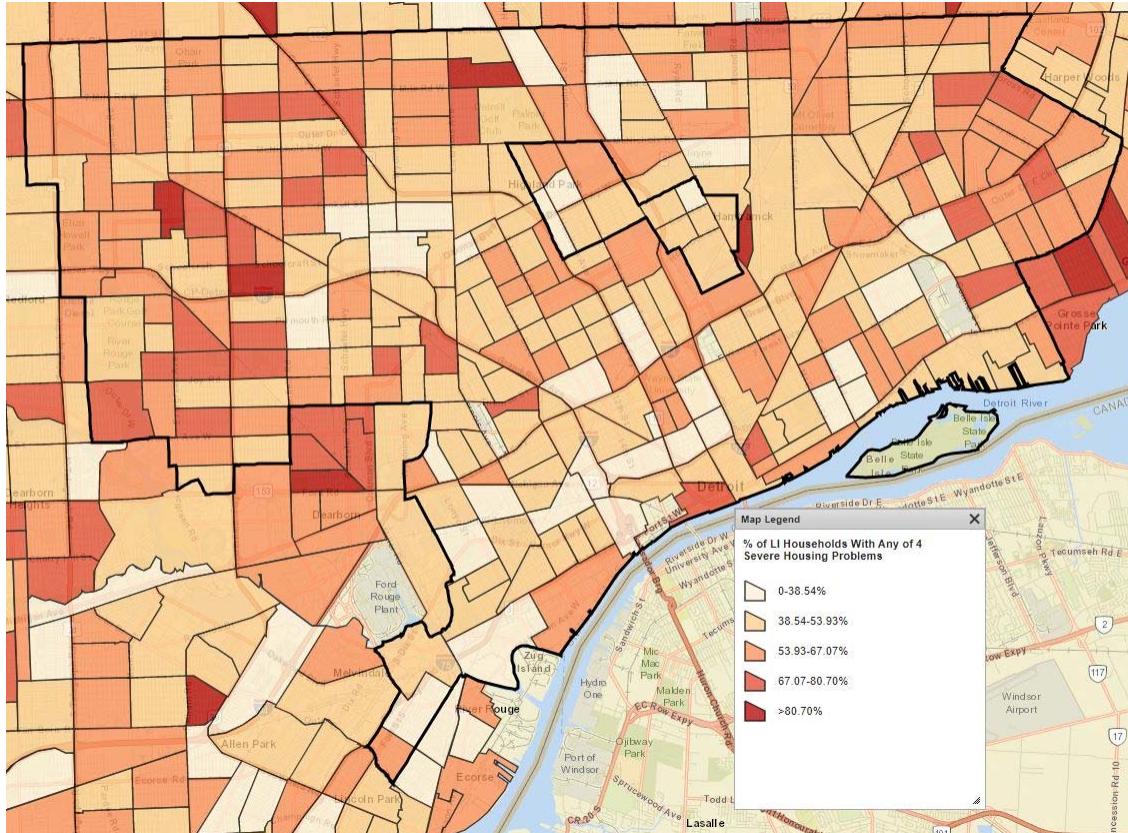
The map below presents households by income. What can be observed is the concentration of low-income households throughout the city, particularly in the urban core and eastern portion of the city.

Map 16: Median Household Income



The map below shows the locations where low-income households with multiple housing problems are concentrated. What can be observed is the concentration of low-income households with housing problems ranges between 38 percent and 68 percent of all low-income households across census tracts. There are some concentrations of greater than 68 percent, but these are fewer in number.

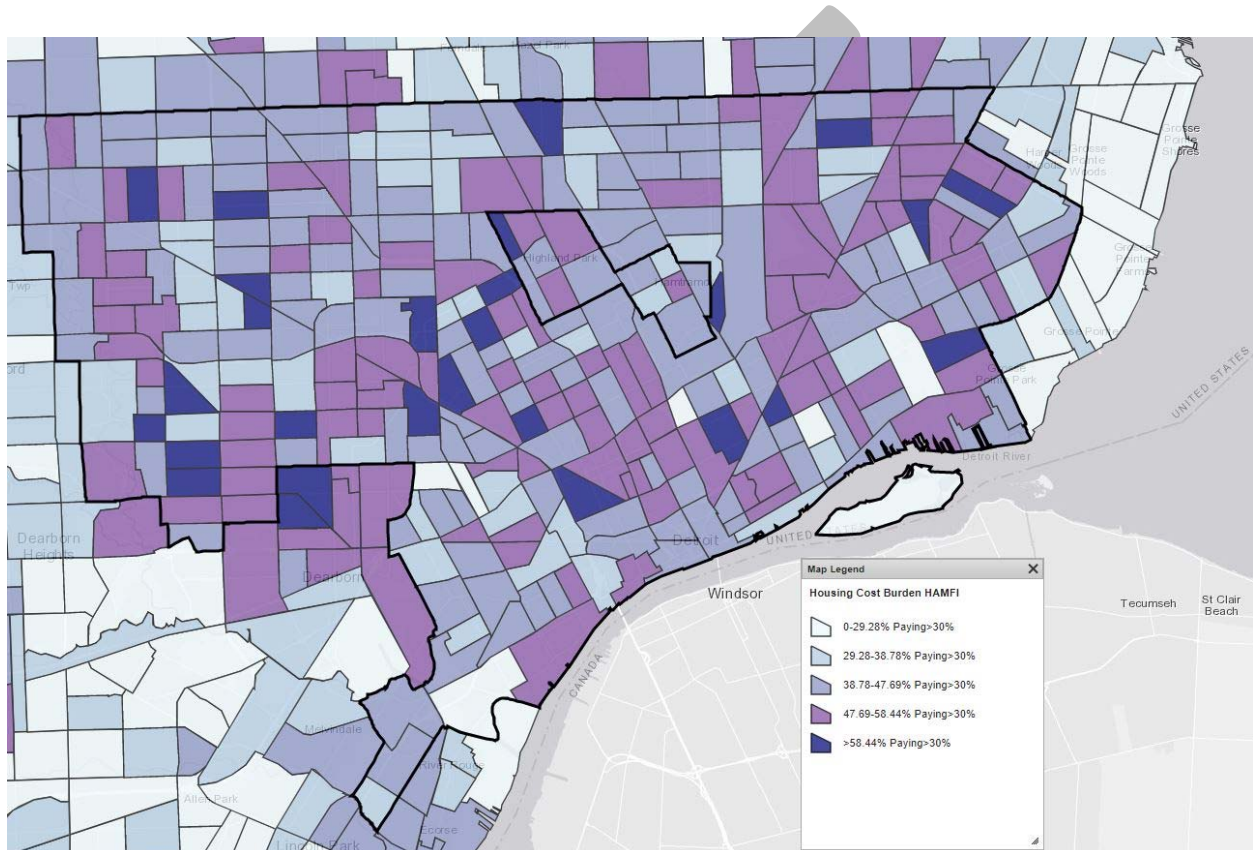
Map 17: Percent of Low-Income Households with Housing Problems



What are the characteristics of the market in these areas/neighborhoods?

The housing market across the city is dominated by generally low-income households with limited purchasing power. A key issue that was identified in the Needs Assessment was that about 45 percent of all households in Detroit are experiencing cost burdening which limits their housing choices. Additionally, the existing housing stock is older and, in many cases, need of significant upgrades. Map 5 presents cost burdening across the city.

Map 18: Percent Housing Cost Burdened



Are there any community assets in these areas/neighborhoods?

Despite neighborhood changes, Detroit has continued to maintain or develop significant community assets within each district. Each district has strong community organizations, recreation centers, schools, and retail stores. District assets are identified below:

- District 3:
 - City Airport
 - Gateway Market Place Shopping
 - Conant Gardens
 - Bel Air Movie Theater (City of Detroit's only neighborhood movie theater)
 - Joe Randazzo's (fresh fruit market)
- District 5:

- Belle Isle
- GM Center
- Quicken loans headquarters
- Eastern Market (farmer's market and shops)
- Greektown Casino
- Ford Field
- Comerica Park
- People Mover
- Indian Village Historic Homes
- College of Creative Studies
- District 6
 - Mexican Town
 - Wayne State University
 - Detroit Institute of Arts (museums and Detroit Symphony Orchestra)
 - TechTown Detroit
 - Qline.

Are there other strategic opportunities in any of these areas?

The Detroit Planning and Development Department (PDD) is leading planning in neighborhoods across the city. The approach is guided by PDD's mission: a healthy and beautiful Detroit, built on inclusionary growth, economic opportunity, and an atmosphere of trust. The PDD plans include the East Design Region, Central Design Region, and West Design Region. The East Design Region serves Council Districts 3 and 4, the Central Design region serves Council Districts 5 and 6, and the West Design Region serves Council Districts 1, 2, and 7. The goal of the plans are to achieve neighborhood stabilization and revitalization and supporting the growth of population and jobs.

Some active neighborhood plans being created in the East Design Region include the Jefferson Chalmers Neighborhood Framework Plan, the Islandview Greater Villages Planning Strategy, and the Campau-Davison-Banglatown Plan. Regarding the Central Design Region, plans include Greektown, Greater Corktown, and Eastern Market. Each plan can adopt an implementation framework community which helps improve conditions.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Broadband Requirements

On January 17, 2017, HUD published the Broadband requirements for all Consolidated Plans submitted after January 1, 2018. This rule amends HUD's Consolidated Plan regulations to require that local jurisdictions, such as the City of Detroit, consider the concept of broadband access as part of consolidated planning efforts. A critical component of the broadband analysis is to address the need for access for low and moderate-income residents in the communities they serve.

Specifically, the rule requires that states and localities that submit a Consolidated Plan describe the broadband access in housing occupied by low- and moderate-income households. If low income residents in the communities do not have such access, states and jurisdictions must consider providing broadband access to these residents in their decisions on how to invest HUD funds. HUD defines the term of "broadband" as high-speed, always-on connection to the Internet or also referred to as high-speed broadband or high-speed internet.

To comply with HUD's broadband requirements, the City has incorporated actions into the consolidated plan process:

- Included a description of broadband needs in the housing market analysis.
- Contacted public and private organizations, including broadband internet service providers, and organizations engaged in narrowing the digital divide.
- While not specifically connected to the Consolidated Planning process, the City recently hired its first full time Director of Digital Inclusion, whose mission is assisting the City in addressing digital inequities and expanding internet access for all residents.

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access and the Digital Divide

Access to computers that are connected to high-speed internet have become integral to how most Americans live their lives, receive information, and conduct business. As more and more information portals, service providers, and public resources transition to online platforms, digital inequities can surface with low income households often left feeling the impact of the digital divide. Disparate access to computers and high-speed internet can correlate with the inequality of household income, race, ethnicity, and educational attainment. The lack of high-speed internet can also be detrimental to economic development efforts in low income areas as it reduces capacity for residents to work from home, start home-based businesses, and develop entrepreneurial enterprises.

In 2013, the US Census Bureau added a question to their annual American Community Survey (ACS) which asked residents about their access to computers and the internet. This question has helped federal partners measure the development of broadband/internet networks nationwide through point in time data and trends over time. These data points can also help pinpoint locations where federal and local partners may want to deploy resources to help bridge digital divides, particularly where they intersect with low income areas.

Computer and Internet Use in the City of Detroit

	2014		2015		2016		2017	
	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Total	253,490	100.0%	255,580	100.0%	259,295	100.0%	264,360	100.0%
Has a Computer:	184,803	72.9%	190,995	74.7%	208,052	80.2%	219,803	83.1%
With Dial-Up Internet Subscription Alone	1,070	0.4%	996	0.4%	772	0.3%	342	0.1%
With a Broadband Internet Subscription	122,456	48.3%	123,591	48.4%	154,153	59.5%	174,188	65.9%
Without an Internet Subscription	61,277	24.2%	66,408	26.0%	53,127	20.5%	45,273	17.1%
No Computer	68,687	27.1%	64,585	25.3%	51,243	19.8%	44,557	16.9%

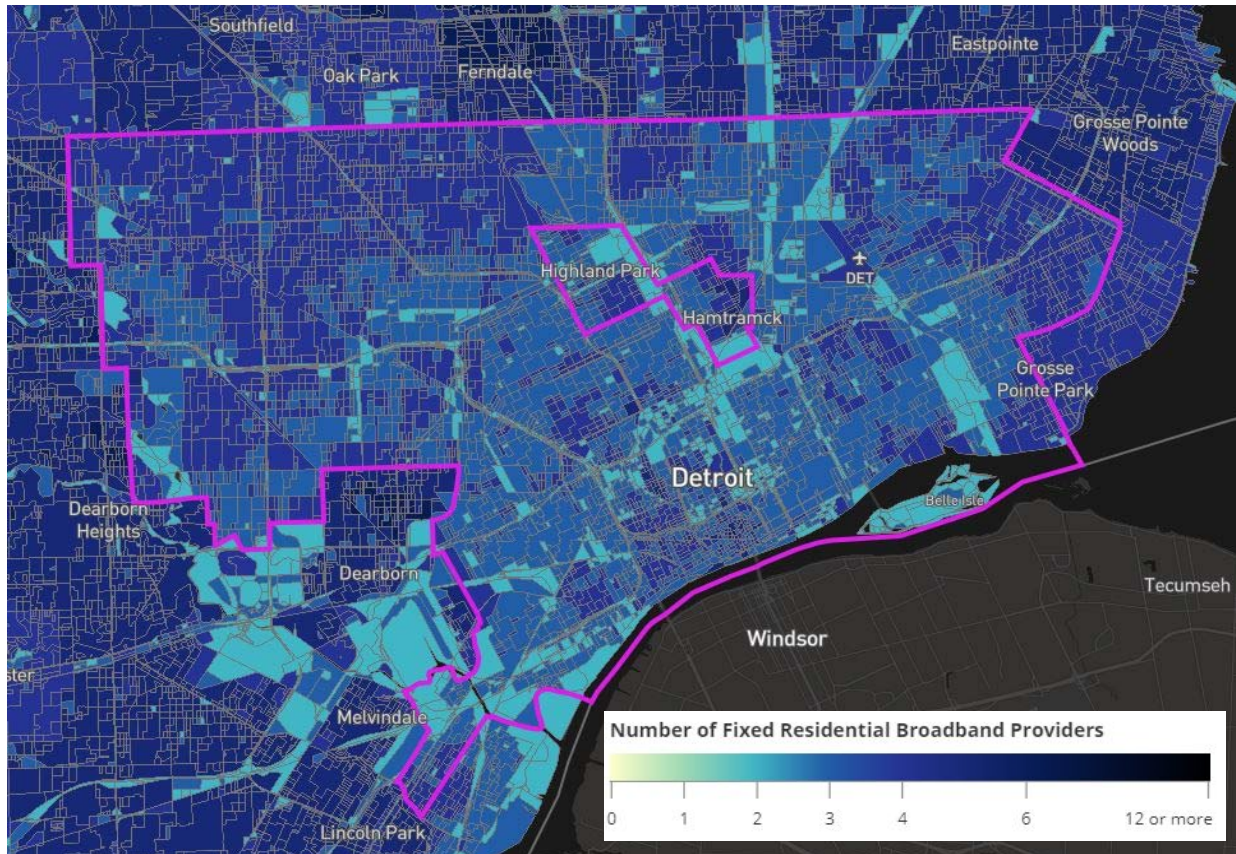
Source: American Community Survey, 2014-2017, U.S. Census Bureau. Table K202801

According to annual estimates through the ACS, from 2014-2017 the number of households in Detroit with broadband access increased 42 percent. As of 2017, nearly 66 percent of all Detroit households had access to broadband internet and 83 percent had access to a computer. Households without an internet subscription dropped 26 percent over the same four-year period.

The Federal Communications Commission’s (FCC) Broadband Deployment data from December 2018 shows that 99.3 percent to Detroit’s population has access to at least three or more internet providers. Access to internet is higher in Detroit than the number of current household subscriptions, suggesting some digital divide which could be attributed to cost, skills/knowledge gap, reluctance to adopt new technology, or need for a connection. Detroit’s broadband coverage is just over 6 percent higher than the United States as a whole, and about 5 percent higher than the State of Michigan.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The city's residential broadband internet access is mainly served by Comcast's Xfinity cable internet service. According to the FCC, the city has four other companies that provide service: AT&T and Earthlink provide DSL at 20 Mbps, and ViaSat and HughesNet provide satellite service.



Source: Federal Communications Commission, <https://broadbandmap.fcc.gov>

Although broadband coverage and service is available for nearly the entire city, many Detroit residents are not connected to broadband service either because of where they live or for financial reasons. To assist residents in meeting their needs for broadband access, some service providers have qualifying lower-cost broadband plans. For example, AT&T currently offers the "Access Program" which provides low-cost residential internet service to qualifying households that have at least one resident who participates in U.S. SNAP and resides at an address within AT&T's service area. This program provides 3-5 Mbps internet service speeds at a cost of \$10 per month.

Comcast offers the Internet Essentials program which qualifying low-income households can access 15 Mbps service for \$9.95/month plus tax. There is a 2mb download limit per month for this program. Households can fill out an application online and must provide documentation to show they are a household in need. Internet Essentials also offers other programs such as low-cost computer purchases and free instructional classes.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Detroit is vulnerable to a variety of natural, technological, and human-related hazards. Periodic disasters result from floods, tornadoes, winter storms, severe thunderstorms, and other events, causing injuries and loss of life, disruption of services, economic impacts, and significant property damage. Such events often have negative impacts on the affected communities long after the recovery has been completed.

According to a 2014 report completed by the University of Michigan, the City of Detroit will face many of the same changes in climate as the surrounding geographic area, but the city's specific vulnerabilities will be determined primarily by other factors. Land use, preexisting infrastructure design, and socioeconomic capacity are among many characteristics that will either reveal strengths or pose obstacles in adapting to climate change. There are many potential impacts of climate change that cut across many sectors and jurisdictions.

Detroit is expected to face the following critical challenges associated with climate change in the coming decades:

- Increased probability of heat waves and hot days, increasing the risk of heat-related illnesses.
- As severe rainstorms become more frequent and more intense, flooding will increase the risk of sewage overflows and water contamination.
- Infrastructure will face challenges, such as direct damage due to weather and increasing demands for services during heat waves or increased storm activity.

The vulnerability of housing occupied by low- and moderate-income households to increased natural hazards associated with climate change based on data, findings, and methods used by the jurisdiction.

While low- and moderate-income residents are not necessarily disproportionately vulnerable to these risks, the overall community impacts of a disaster may have a much larger impact on these households. In Detroit, as in many other densely populated urban areas, the area's most vulnerable to climate change are generally synonymous with concentrations of poverty and people of color. These areas have increased heat and temperatures during the summer, less tree cover and greater risk of flooding.

Generally, in the case of disruption stemming from a natural disaster such as a flood, residents most vulnerable are those that depend on hourly wage employment, including low-mod households, as they do not receive wages if they cannot work in the wake of a disaster. Small service-oriented businesses are also vulnerable as they are most impacted by potential closures and are the less likely than larger corporations to be able to weather a stoppage or shortage in cash flow. Low- and moderate- income households may also have more difficulty recovering from storm related housing damage and may require additional community resources and support, such as rehabilitation and home repair programs.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Like many other jurisdictions, the City of Detroit is faced with several hard choices regarding the distribution of federal grant funds for needs that clearly outweigh the available funding. This strategic plan was developed using a community needs survey and analysis of demographic, housing, and non-housing data provided by HUD and local sources. Needs were prioritized using a rating of “High” and “Low” per HUD Consolidated Plan instructions and then ranked by level of importance. The often-anecdotal information from residents, agencies, and other stakeholders was used to verify the current needs seen in the demographic and housing data. This allows the City to allocate and leverage the federal resources in a manner that will help HRD and the City to meet its goals. The City must assist our most vulnerable populations with affordable housing, services for health and safety, and economic opportunities. Due to pervasive and widespread poverty, HRD will use both CDBG and ESG funding to meet the needs of the homeless and will use CDBG and HOME funds to produce and preserve affordable housing units. HOPWA funding will be used for housing and other programs for those persons with HIV/AIDS. To sustain vibrant and sustainable neighborhoods HRD will also fund various public service programs; a public facility rehabilitation and commercial rehabilitation program; and fund improvements to various City parks.

For its FY 2020-21 Annual Action Plan, the City anticipated receiving entitlement funding in the amount of \$35,285,455 in CDBG, \$ 7,269,293 in HOME, \$ 3,032,870 in ESG, and \$ 2,903,135 in HOPWA funds for a total of \$48,490,753. Using the FY 2020-2021 allocations, the City estimates receiving five times the HUD grants totaling \$242,453,765 over the new five-year Consolidated Plan period:

- CDBG - \$176,427,275
- HOME - \$ 36,346,465
- ESG - \$15,164,350
- HOPWA-\$14,515,675

HRD will invest funds in all areas of the City based on income eligibility but will help implement parts of its strategy using Neighborhood Revitalization Strategy Areas (NRSAs) and Slum and Blight Areas (SBAs). In 2014, the City of Detroit received HUD approval for the designation of five areas which has proven to be a very successful approach. NRSAs and SBAs allow the City to strategically focus CDBG and other federal resources and leverage other public and private capital to carry out comprehensive neighborhood stabilization in targeted geographic areas. The benefits of the NRSA are:

Job Creation/Retention on Low/Moderate Income Area Benefit: Job creation/retention activities undertaken through the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for such jobs.

Aggregation of Housing Units: Housing units can be part of a single structure for the purposes applying the low-and moderate-income national objective criteria. If 51% or more of all the assisted units provide

an LMI benefit, all units are considered as meeting a national objective: therefore, allowing assistance to housing occupied by non-LMI households.

Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record keeping requirements.

Public Service Cap Exemption: Public services carried out in the NRSA by a Community Based Development Organization (CBDO) are exempt from the 15% public service cap allowing more services in the NRSA and better leveraging of public service funding.

HRD will also use the Slum and Blight Designated Areas to address the problem of vacant or substandard housing. This Designation will aid in rehabilitating substandard housing. Funding priorities based on the community needs assessment and data analysis are to 1) expand housing affordability and local development capacity; 2) provide funding to prevent homelessness and provide adequate transitional and permanent housing for special populations; 3) maintain safe and affordable rental housing especially for the elderly; 4) facilitate healthy and attractive neighborhoods through code enforcement, re-use of vacant lots and crime reduction; 5) improve the quantity and/or quality of public facilities; 6) increase public services especially for youth and seniors; and 7) expand economic opportunities through job creation, access to employment, and small business/microenterprise assistance. The Detroit Housing Commission (DHC) is a high functioning public housing authority that owns public housing units and manages housing choice vouchers. The DHC self-developed and partnered with other developers to produce low-income housing tax credit funded projects. The DHC participates in the Rental Assistance Demonstration (RAD).

The City will act to reduce barriers to fair and affordable housing including lack of affordable housing and limited housing types, poor housing conditions, and NIMBYism (Not in My Backyard) through its certification to affirmatively further fair housing (AFFH). To carry out its certification, the City completed and submitted its most recent Analysis of Impediments to Fair Housing Choice (AI) to HUD on May 15, 2018 covering the period FY 2017-2024, identified impediments to fair housing choice, and developed an action plan and strategies to address them. The AI identified the following impediments to fair housing choice: lack of awareness of fair housing laws including filing a complaint; disparities in access to opportunity; lack of aggressive enforcement of housing and building codes; racial and economic segregation in neighborhoods; limited accessible housing especially for seniors; private investments in limited neighborhoods; inadequate fair housing enforcement and outreach; and lending discrimination.

The City works with the local CoC to address homeless needs and prevention. Homes constructed prior to 1978 for lead-based paint will be tested. CDBG funds to improve neighborhood conditions and quality of life will help to reduce poverty. The City will fund business assistance and job creation and reduce housing costs. The Department implements monitoring procedures for non-profits, other City departments, and contractors using risk assessments and technical assistance and updated policies with changes from the 2013 HOME Final Rule.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 26 - Geographic Priority Areas

Target Area	Percentage of Funds
Citywide	79
Slum and blight areas	3
NRAs	18

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Consolidated Plan regulations require the City to describe the geographic areas of the city in which it will direct assistance during the ensuing program year. Although it is not mandatory to establish locally designated target areas where efforts will be concentrated, HUD strongly encourages grantees to do so.

Neighborhood Revitalization Strategy Areas Renewal

The City is applying to HUD for the renewal of five areas as Neighborhood Strategy Areas (NRSAs) to focus its investment on neighborhoods that meet the NRSA criteria. The City received HUD approval of five NRSAs in 2014-2015 and successfully implemented the strategies. The City developed selection criteria and conducted a public consultation process to identify housing and economic development opportunities and leverage public and private sector investment for the new NRSAs. The map below represents the new NRSAs which were determined by at least 70% of the population must be low- and very low-income households, primarily residential, and all areas within the NRSA are contiguous.

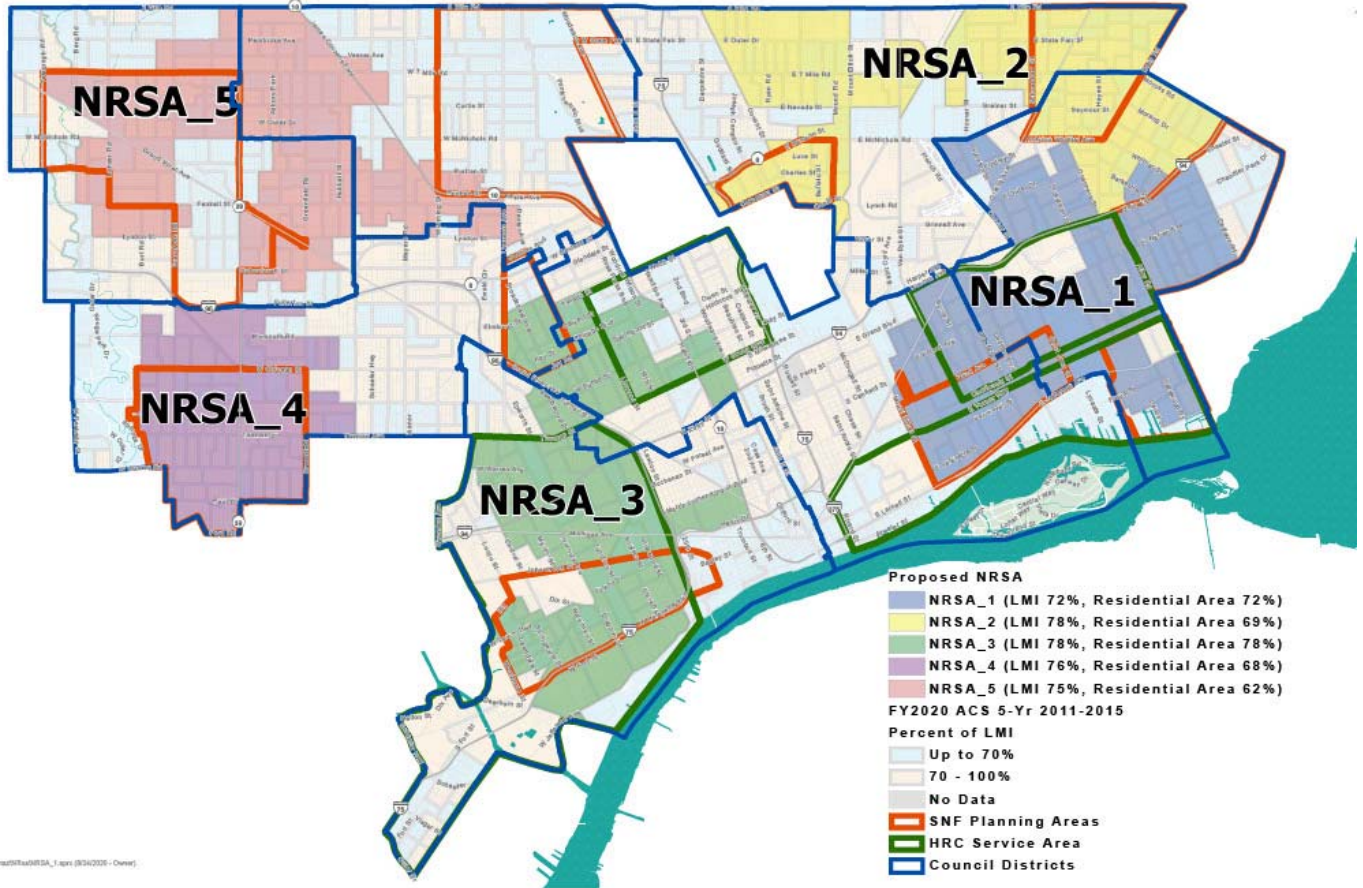
The NRSA Plan is designed to use Community Development Block Grant funds in new ways. The plan includes strategies intended to build market confidence in Detroit neighborhoods by stabilizing housing stock, increasing home values, growing small businesses, preparing our youth for future employment, and building wealth for Detroit families. The NRSA plan provides greater flexibility and ease of use of CDBG funds and allows the City to serve a broader resident base and business owners that would not be eligible without the designation. The strategy comprises several interrelated initiatives:

- Housing Rehabilitation – zero interest loan and elderly emergency grant programs
- Job Creation and Business Assistance through small business loans
- Job Training and Placement
- Youth Employment Summer Jobs Program– Public Services

Slum and Blight Designation

Of particular concern is the problem of vacant or substandard homes that are contributing to the overall problem of blight and decay. The City will use the slum and blight area designation to address this problem as described at 570.208(b)(1). The slum and blight category covers activities that aid in the prevention or elimination of slums or blight in a designated area. The City will continue its blight reduction work citywide and in the three slum and blight areas that are contiguous with the NRSA as described above.

Map – 2020 NRSA



© Vintar/STRA/NRSA_1.aprx (9/24/2020 - Owner)

Table 50 - Geographic Priority Areas

1	Target Area Name:	NRSA Areas
	Target Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	To be determined by HUD approval date
	% of Low/ Mod:	70% of population is low- to moderate-income
	Identify the neighborhood boundaries for this target area.	There are five new NRSA areas based on 2015 ACS data. Please see attached map below.

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<p>Include specific housing and commercial characteristics of this target area.</p>	<p>NRSA 1 - Located on the City’s Southeast side, NRSA 1 is bound on the East by Mt. Elliott Street, south by McNichol’s Rd., west by Cadieux Rd, and Gratiot Ave. near the north. While there is an increase in near-term and long-term investment, NRSA1 1 shares a 75 percent LMI rate. NRSA is the home to the FCA Mack Engine Plant, the Marina District and in addition, this NRSA makes up three (3) SNF neighborhoods, which include the Jefferson Chalmer neighborhood, East Warren/Cadieux, and Islandview/Greater Villages neighborhoods. Two (2) Housing Resource Centers are currently working within the NRSA 1 boundaries.</p> <p>The Jefferson Chalmers neighborhood – a national historic designation – is currently slated for significant redevelopment that includes commercial corridor improvements, single family, and multi-family revitalization improvements. Jefferson Chalmers has a strong presence of community block clubs and civic engagement.</p> <p>The East Warren/Cadieux area includes neighborhoods such as East English Village, West Village, and the Morningside neighborhood; the I-94 corridor runs just north of this area. While the Islandview/Greater Village is slated for park renovations, single family and duplex rehabilitation and streetscape improvements.</p> <p>NRSA 2 Located on the City’s Northeast side, NRSA 2 is bounded by 8 Mile Rd. to the north, Moross to the east, Edsel Ford Freeway to the southeast, I-75 Freeway to the west and Caniff St. to the south. This NRSA includes the Jane Lasky Park and Recreation Center, Regent Park, and the Osborne Neighborhood. This NRSA includes two expanded SNF neighborhoods, which include the Gratiot/7-Mile SNF neighborhood and the Campau/Banglatown neighborhood. The City intends to invest in the following near-term projects over the next 3-5 years, including but not limited to: housing rehabilitation and small businesses</p> <p>NRSA 3 - Located in Southwest Detroit, NRSA 3 is bounded by Jefferson Ave. to the south, Springwells St. to the west, Elmhurst St. to the north and Woodward Avenue to the east. NRSA 3 contains several historic</p>
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	<p>neighborhoods such as Virginia Park, and the southern portion of the Boston Edison neighborhood. In addition, the area includes the Springwell neighborhood and Mexicantown. The Southwest Vernor SNF is also nestled within this NRSA. Substantial investment, both long-term and near-term include park renovations to Clark Park, multi-family construction, streetscape improvements and demolition. Additionally, two (2) Housing Resource Centers are currently located within the NRSA 3 boundaries.</p> <p>NRSA 4 - Located in the southeastern part of Detroit, NRSA 4 is bounded by Jeffries Freeway to the north, Trinity St. to the west, Ford Rd. to the South and Hubbell St. to the east. This area includes the Warrendale/Cody Rouge SNF neighborhood and is close in proximity to the Rouge Park. The City intends to leverage both private and public funds into greenway projects that will connect neighborhoods to the Rouge Park.</p> <p>NRSA 5 - Located on the City's Northwest side, NRSA 5 is bound on the north by 8 Mile Road, on the west by Livernois Avenue, by the south on I-96 and the east near Livernois Avenue. NRSA 5 makes up a 72 percent LMI rate and includes the Northwest Grand River SNF neighborhood, the Livernois – McNichols neighborhood and the historic Grandmont-Rosedale neighborhood. Population numbers for the Northwest Detroit area have declined – however, rates of loss are slowing down. Between 2010 – 2014, Northwest Detroit showed a population rate decrease of over 1.6 percent; however, projections show a rate of .90 percent predicted for 2016-2021. The City's near-term investment plans for this area includes adaptive reuse, historic preservation, streetscape & mobility improvement, and commercial corridor revitalization.</p>
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<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>In conjunction with the Detroit Department of Neighborhood staff, HRD held two virtual public hearings and conducted online surveys to residents, businesses, non-profit organizations, landlords, to identify and prioritize housing and community development needs. The previous five 2015 approved NRSAs were used as a starting point in creating the 2020 NRSA's. A copy of map is attached.</p> <p>One non-profit focus group, and other community meetings were held.</p> <p>Additionally, consultations with managers and assistant managers from the Department of Neighborhood along with the HUD field office and private and public sector agencies through surveys were used to determine the new NRSAS.</p>
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<p>Identify the needs in this target area.</p>	<p>The five designated NRSA's in Detroit contain 49% of Detroit's population and have experienced population declines leading to an increase in vacancy and further disinvestment in the housing stock within each NRSA. In Detroit, about 72 percent of the population is classified as LMI, illustrating the economic and income challenges residents face. Households which qualify as LMI, may have difficulty finding and securing safe and affordable housing. Additionally, these households have limited disposable incomes for necessities.</p> <p>The five identified NRSA's have LMI populations greater than the city-wide figure of 72 percent, with NRSA's 3 and 4 having the largest percentage of LMI population at 78 percent. Even with the changes observed across the city over the last decade, the median household income in Detroit remains low. In 2015, median household income was \$29,841 which is nearly half the nationwide median. Aside from NRSA 2 and 5, the median incomes in the NRSA's are below the city-wide median</p> <p>The distribution of household incomes within each NRSA shows the degree to which households may be struggling, particularly those who are currently in housing priced higher than what they may be able to realistically afford. Across the five NRSA's, more than 25 percent of the households have incomes below \$15,000 per year. Between 40 and 45 percent of households are earning at or below the federal poverty line placing tremendous pressure on individuals and families to balance housing costs with other daily needs like healthcare, education, transportation, food security, and more.</p> <p>Across the city, unemployment varies with some city census tracts experiencing unemployment rates of between 19 percent and 45 percent.</p> <p>Within the City of Detroit, approximately 51 percent of all residents live in an owner-occupied housing unit compared to 49 percent of residents living in a renter-occupied unit.</p>
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	<p>Detroit’s overall housing stock is older with 87 percent of all residential structures built prior to 1970. Nearly all the NRSAs mirror the Detroit’s age of structure composition, with several exceeding the number of structures constructed prior to 1970. NRSA 2 and 5 have 94 and 92 percent of their structures built before 1970, respectively. Only 1 percent of all structures in the City were constructed after 2010, which is very similar across the NRSAs as well.</p> <p>In 2015, the median gross rent for a unit in Detroit was \$841 per month which was higher than the median for Wayne County (\$794). By comparison, median gross rent in the United States was \$928 per month. Three of the five NRSAs had median gross rents above the city average, while NRSAs 1 and 3 had lower rents.</p> <p>Overall, each NRSA tracks very closely to the City with one-third of residents having a high school diploma and another third having some college education. Between 9 and 12 percent of residents across the five NRSAs have earned a bachelor’s degree or higher.</p>
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<p>What are the opportunities for improvement in this target area?</p>	<p>Based on the local data, Retail Trade and Service firms make up 74 percent of businesses found in the NRSAs. These types of businesses may rely on a workforce which has lower levels of education and technical skills. Additionally, businesses such as these may also have higher turnover and offer lower wages. The employment distribution by industry sector within each NRSA presents an interesting picture of their relative industry advantage. Figure 10 shows that while many industries have similar representation across the NRSA's, the Manufacturing industry represents 31 percent of the jobs found in NRSA 5. Manufacturing jobs tend to have higher pay and require workers to have technical skills. The data also shows that NRSA 3 has about 15 percent of its local employment clustered in the Finance, Insurance, and Real Estate industries. On average, these industries tend to pay more than traditional retail and service sector jobs.</p> <p>Affordable Housing including Senior Emergency Repairs, Lead Programs, 0% Loans to Single Family dwellings aimed at homeowners Economic Development Initiatives such as Workforce Development and Small Business Development and Microenterprise Assistance, Public Infrastructure improvements along major corridors are aligned with the following initiatives:</p> <p>Strategic Neighborhood Fund: a 5-Year strategic investment that will target ten (10) neighborhoods within the City including the following neighborhoods: Livernois-McNichols, Grand River Northwest (NRSA 1) Warrendale/Code-Rouge (NRSA 2), Capua/Banlatown, Islandview/Greater Villages, Jefferson Chalmers, East Warren/Cadieus, Gratiot/7-Mile, Russell Woods/Nardin Park, and Southwest Vernor</p> <p>Housing Resource Centers: Create a network of community organizations to deliver housing stability services to Detroit residents. First year pilot program will work with the following organizations: Bridging</p>
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	<p>Neighborhoods, Central Detroit Christian Community Development, Jefferson East Inc., and U SNAP BAC</p> <p>Detroit Affordable Housing Leverage Fund (AHLF): The AHLF supports the creation and maintenance of affordable housing and neighborhoods throughout the entire City. Managed by LISC.</p> <p>The City of Detroit has five objectives it is trying to achieve through the NRSAs:</p> <ol style="list-style-type: none">1. Stabilize neighborhoods with a 0% Interest Home Loan Program.2. Support small businesses3. Create jobs4. Create summer youth employment5. Build wealth
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<p>Are there barriers to improvement in this target area?</p>	<p>Problems in these NRSAs are like the City as a whole. According to the 2010 American Community Survey (ACS) data from the Census Bureau 67 percent of the City's population was low and moderate-income (LMI) households (80% AMI or below) and its upper-quartile percentage of census block groups containing low-and-moderate-income households was 90 percent.</p> <p>The designated NRSA areas within the City of Detroit also account for 53% of the City's total housing stock, which is older with 87% built prior to 1970. This creates challenges around on-going maintenance and rehabilitation of residential structures, particularly with the lower household incomes of many Detroit residents.</p> <p>Finally, each of the NRSAs, except for NRSA 5, fell below Detroit's median value. The age of the housing stock, median household incomes, and impacts of the Great Recession have created a significant housing challenge for many of Detroit's neighborhoods.</p> <p>According to the City of Detroit's RMS Crime Incidents data, between 2017 and 2019 incidents of crime has risen 3.1 percent from 81,454 to 83,956. In 2019, 66 percent of crime incidents fell into five categories which include assault, larceny, property damage, aggravated assault, and fraud. The number of homicides citywide were also up 7 percent over the three year period.¹³ Utilizing the NRSA strategy can help bring added investment in housing, infrastructure, and jobs to these neighborhoods to help create more opportunities for residents and improve the places they live.</p> <p>Transportation is a key component of an individual or family's quality of life. Transportation provides access to jobs, school, healthcare, childcare, grocery stores, parks and recreation, and much more. Nearly 70 percent of Detroit residents over the age of sixteen and in the workforce drove to work alone in a personal</p>
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		vehicle, while 13 percent carpooled. Only 9 percent of Detroit's working residents utilized public transportation to get to work. The large majority, nearly 90 percent, of Detroit resident workers had access to at least one personal vehicle for commuting purposes. Only 11 percent of resident workers did not have access to a vehicle. ¹⁴
2	Area Name:	Slums and Blight Designation
	Area Type:	HUD approved Slum and Blight Areas
	Other Target Area Description:	HUD approved Slum and Blight Areas
	HUD Approval Date:	Not applicable. City designation based on State requirements
	% of Low/ Mod:	
	Revitalization Type:	Slum and blight removal and redevelopment of substandard structures
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	<p>There are three designated Slum and Blight Areas.</p> <ol style="list-style-type: none"> 1. Cody Rouge and Warrendale - Bounded roughly by Rouge Park to the West, Fullerton/I-96 to the North, Southfield Freeway to the east (includes east of Southfield freeway at Tireman), and the City boundaries to the South. 2. Delray - Generally bounded by I-75 to the North, Grand Blvd to the East, Jefferson to the South, and Rouge River to the West. 3. Conant-Davison - Bounded generally by Davison and McNichols to the North, Mount Elliot to the East, and the City boundary with Hamtramck/Highland Park to the South and West.

¹³ City of Detroit Open Data Portal, RMS Crime Incident Data, 2017-2019.

¹⁴ ACS 2015, Table B08141.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>1. Cody Rouge and Warrendale - This area is a tipping point neighborhood. The 2010 population of 36,849 represented a 17.9 percent decrease over 2000's total of 44,894. Although this is lower than the 25 percent loss experienced by the City of Detroit the area still struggles to overcome blighted conditions. Twenty-seven percent of the properties are either unoccupied, vacant, or unimproved lots, or in poor condition.</p> <p>2. Delray - Delray is isolated from other areas of Detroit by industrial warehouses and I-75. The area has seen a significant loss of population due to industrial development and the construction of I-75. According to 2010 Census, the two tracts that cover the area had a population of 2,783, a 33 percent decrease in population from the 2000 Census. This loss of population has resulted in a high level of vacancy and properties that are in poor condition. High levels of illegal dumping on vacant lots is another issue faced in Delray.</p> <p>3. Conant-Davison - The area is known for the influx of Bangladeshi immigrants that have moved into the neighborhood as well as a growing population of artist. Pockets of new investments exist with community gardens, renovated homes, a skate park, and other community efforts. In this area 44 percent of the properties are unoccupied, vacant/unimproved lots, or in poor condition.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>HRD held two virtual public hearings and conducted online surveys to residents, businesses, non-profit organizations, landlords, to identify and prioritize housing and community development needs. Parcel data from the Motor City Mapping Survey was used to help determine if an area met HUD requirements for designating an area as blighted.</p>

	<p>Identify the needs in this target area.</p>	<p>"Blighted Area" means a portion of a municipality, developed or undeveloped, improved or unimproved, with business or residential uses, marked by a demonstrated pattern of deterioration in physical, economic, or social conditions, and characterized by such conditions as functional or economic obsolescence of buildings or the area as a whole, physical deterioration of structures, substandard building or facility conditions, improper or inefficient division or arrangement of lots and ownerships and streets and other open spaces, inappropriate mixed character and uses of the structures, deterioration in the condition of public facilities or services, or any other similar characteristics which may include any buildings or improvements not in themselves obsolescent, and any real property, residential or nonresidential, whether improved or unimproved, the acquisition of which is considered necessary for the rehabilitation of the area. It is expressly recognized that blight is observable at different stages of severity, and that moderate blight untreated creates a strong probability that severe blight will follow. Therefore, the conditions that constitute blight are to be broadly construed to permit a municipality to make an early identification of problems and to take early remedial action to correct a demonstrated pattern of deterioration and to prevent worsening of blight conditions.</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>The 0% interest home loan program will be extended to the three designated Slum and Blight Areas. The rehabilitation of substandard housing can improve housing conditions and inspire neighbors to improve their property.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>Continued housing foreclosures and population loss can exacerbate a demonstrated pattern of deterioration and conditions.</p>
<p>3</p>	<p>Area Name:</p>	<p>City-Wide</p>
	<p>Area Type:</p>	<p>City-Wide</p>

Other Target Area Description:	City-Wide
HUD Approval Date:	
% of Low/ Mod:	
Revitalization Type:	Not applicable
Other Revitalization Description:	
Identify the neighborhood boundaries for this target area.	City-wide projects can be established in any eligible area within the City of Detroit.
Include specific housing and commercial characteristics of this target area.	Through citizen input, areas in need of intervention have been identified and assigned various levels of assistance according to area housing, blight, and service needs.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HRD held two virtual public hearings and conducted online surveys to residents, businesses, non-profit organizations, landlords, to identify and prioritize housing and community development needs
Identify the needs in this target area.	Public Services, demolition, and other programs are done on a City-wide basis.
What are the opportunities for improvement in this target area?	As strategic areas are identified by Detroit Future City and Investment Strategy initiatives HRD can assign more funding to target areas within the City.
Are there barriers to improvement in this target area?	City-wide projects can be spread thin making it difficult to show impact.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 27 – Priority Needs Summary

1	Priority Need Name	Rehabilitation of existing owner-occupied units
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Veterans
	Geographic Areas Affected	City-Wide HUD approved NRSAs City designated Slum and Blight Areas
	Associated Goals	Safe and affordable owner-occupied housing Expand supply of owner-occupied housing
	Description	The City will use CDBG funds in the form of zero interest loans for non-elderly households and grants for elderly households leveraged with private capital to keep residents in their homes
	Basis for Relative Priority	The prioritization of rehabilitation of existing owner-occupied houses was determined through residents and other stakeholder surveys, public meetings, and data that shows the City has a much older housing stock.
2	Priority Need Name	Increase in affordable rental housing options
	Priority Level	High

	Population	Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Individuals Elderly Frail Elderly
	Geographic Areas Affected	City-Wide
	Associated Goals	New construction or acquisition/rehab of affordable rental housing Help those with special needs (non-homeless) Reduce homeless citizens in the City of Detroit
	Description	Increase the availability of new, as well as the preservation of existing, single family and multi-family rental housing for low- to-moderate-income households.
	Basis for Relative Priority	The prioritization of increase in affordable rental housing options was determined through residents and other stakeholder surveys, public meetings, and data that shows the City has a much older housing stock. As well, there is a risk of losing affordable rental housing units due to deferred maintenance, conversion to market units, and inadequate affordable housing subsidies.
3	Priority Need Name	Increased homeownership opportunities
	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Individuals veterans

	Geographic Areas Affected	City-Wide HUD approved NRSAs
	Associated Goals	Expand supply of homebuyer housing – financial assistance Expand supply of homebuyer housing – HOME CHDO or CDBG CBDO
	Description	The City will use CDBG and HOME funds to create affordable homeownership opportunities for low- to moderate-income households. These will be in the form of down payment and closing costs assistance to purchase existing homes and development subsidies to develop single family houses through certified HOME Community Housing Development Organizations (CHDOs) or CDBG Community Based Development Organizations (CBDOs).
	Basis for Relative Priority	The relative priority of increased homeownership opportunities was determined through residents and other stakeholder surveys, public meetings, and data that shows the City has a 47% homeownership rate -American Community Survey (ACS) July 2019.
4	Priority Need Name	Expand economic development opportunities
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families, Families with Children Elderly Public housing residents Non-housing Community Development Other
	Geographic Areas Affected	City-Wide HUD approved NRSAs
	Associated Goals	Creation or retention of jobs for LMI individuals Assistance for small businesses and microenterprises

	Description	The Facade and District Improvement programs offer grants for small businesses and commercial districts located in eligible City neighborhoods. These programs support local businesses that create jobs and provide vital goods and services that strengthen the surrounding community. These programs also enhance the appearance and historical character of individual buildings in commercial districts.
	Basis for Relative Priority	The prioritization of expanding economic development opportunities was determined through residents and other stakeholder surveys, public meetings, and data that shows there is a need for jobs and neighborhood small businesses
5	Priority Need Name	Increased employment training – public services
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families, Families with Children Elderly Public housing residents Non-housing Community Development Other
	Geographic Areas Affected	City-Wide HUD approved NRSAs
	Associated Goals	Creation or retention of jobs for LMI individuals Increased public services
	Description	The City will use public services funding to provide employment training for the increasing job market in the City’s downtown and neighborhoods to build technical and soft skills to qualify for new jobs.
	Basis for Relative Priority	The prioritization of employment training was determined through residents and other stakeholder surveys, and data that shows there is a need for skills to meet the workforce needs in the City. Employment training had the highest priority score (76%) for all activities
6	Priority Need Name	Increase Public Improvement & Infrastructure

	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-Wide
	Associated Goals	Sustain Infrastructure and Public Improvements CDBG Declared Disaster Recovery Grant
	Description	Improvements to and expansion of public facilities and infrastructure within the City of Detroit
	Basis for Relative Priority	Improvements to and expansion of public facilities and infrastructure was determined through public meetings and an online survey. Also, water, street and sidewalk improvements were identified as a high priority by 65-69% of survey respondents.
7	Priority Need Name	Demolition of Substandard Structures and Clearance
	Priority Level	High

	Population	Extremely Low Income Low Income Moderate Income Large Families, Families with Children Elderly Public Housing Residents Individuals Families with Children Non-housing Community Development
	Geographic Areas Affected	City-Wide HUD approved NRSAs City designated Slum and Blight Areas
	Associated Goals	Affordable Housing Reduce homeless citizens in City of Detroit
	Description	Demolition and clearing of existing housing structures within the City of Detroit
	Basis for Relative Priority	The prioritization of demolition and clearing of existing housing structures was determined through public meetings and an online survey.
8	Priority Need Name	Increased Community and Public Facilities
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Large Families, Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly
	Geographic Areas Affected	City-Wide
	Associated Goals	Improved public facilities

	Description	The City will provide CDBG funding to improve public facilities in neighborhoods where at least 51% of the population are low-to- moderate -income households
	Basis for Relative Priority	The prioritization of public facility improvements was determined through public meetings and an online survey. Community youth centers, childcare centers, and community centers were ranked with an average of 64% of survey respondents scoring them as high need.
9	Priority Need Name	Increased Public Services
	Priority Level	High
	Population	Extremely Low Income Low Moderate Income Middle Income Large Families, Families with Children Public Housing Residents Individuals Families with Children Chronic Substance Abuse Veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-Wide HUD approved NRSAs
	Associated Goals	Public services to low-to -moderate-income households and individuals
	Description	A variety of public services including labor, supplies, and materials eligible under 24 CFR part 570.201 (e) will be provided to residents based on a new service or an increase in an existing service up to 15% of CDBG grant. NRSAs allow the City to exceed the 15% cap on public services.

	Basis for Relative Priority	The prioritization of increased public services was determined through citizen participation in public meetings and an online survey. The highest priority public service activities were mental health services (72%), transportation (70%), fair housing (66%), homeless services (67%), and youth activities (66%)
10	Priority Need Name	Demolition and Clearance
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children
	Geographic Areas Affected	City-Wide HUD approved NRSAs City designated Slum and Blight Areas
	Associated Goals	Blight removal and demolition
	Description	Demolition and clearing of existing housing structures within the City of Detroit
	Basis for Relative Priority	Although this activity was rated as low need by the surveys, it was identified as an area for funding. Empirical data shows that City has significant deferred demolition which is impacting the redevelopment of many communities due to slum and blighted conditions. Need for blight removal activities
11	Priority Need Name	
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly

	Geographic Areas Affected	City-Wide HUD approved NRSAs City designated Slum and Blight Areas
	Associated Goals	
	Description	
	Basis for Relative Priority	
12	Priority Need Name	Homeless Prevention
	Priority Level	High
	Population	Extremely Low Income Low Income Large Families, Families with Children Elderly Frail elderly Chronic Homelessness At risk for homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans
	Geographic Areas Affected	City-Wide
	Associated Goals	Reduce homeless citizens in City of Detroit
	Description	The City of Detroit will use CDBG and ESG funds towards meeting the needs of persons and households at risk of homelessness.
	Basis for Relative Priority	The prioritization of homeless prevention was determined through citizen participation in public meetings and an online survey. HUD data confirmed the priority of homeless prevention. Homeless prevention activities such as support services for homeless prevention (72%), emergency support services (70%) were identified as “High” need.

13	Priority Need Name	Emergency Shelter and Transitional Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans
	Geographic Areas Affected	City-Wide
	Associated Goals	Reduce homeless citizens in City of Detroit
	Description	The City of Detroit will use CDBG and ESG funds towards meeting the needs of persons and households for Emergency Shelter and Transitional Housing
	Basis for Relative Priority	The prioritization of Emergency Shelter and Transitional Housing was determined through citizen participation in public meetings and an online survey. HUD data confirmed the priority of Emergency Shelter (69%) and Transitional Housing. Homeless prevention activities such as Emergency Shelter and Transitional Housing were identified as “High” need.
	14	Priority Need Name
Priority Level		High
Population		Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans

	Geographic Areas Affected	City-Wide
	Associated Goals	Reduce homeless citizens in City of Detroit
	Description	The City will provide CDBG and ESG funding for Rapid Re-housing and related activities to ensure that residents are able to move back into their homes.
	Basis for Relative Priority	Need to rapidly re-house households to decrease the amount of time spent homeless. The prioritization of Rapid Rehousing was determined through citizen participation in public meetings and an online survey. HUD data confirmed the priority of Emergency Shelter (69%) and Transitional Housing as “High” need.
15	Priority Need Name	Permanent Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Chronic Homelessness Families with Children Individuals veterans
	Geographic Areas Affected	City-Wide NRSA Areas
	Associated Goals	Reduce homeless citizens in City of Detroit New construction and acquisition of affordable rental housing
	Description	The City will provide CDBG and ESG funding for permanent housing and related activities to ensure that temporarily housed individuals and their families are able to transition into decent and affordable permanent housing.
	Basis for Relative Priority	The prioritization of permanent housing to address homelessness (69%) was determined through citizen participation in public meetings and an online survey. HUD data confirmed the priority.

Narrative (Optional)

N/A

DRAFT

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Detroit rental costs remain relatively low when compared to other cities. However, that is offset by relatively lower income levels, which forces residents to seek subsidies such as TBRA and Section 8 vouchers. HRD has historically used CDBG as a match for ESG which will be used to fund among other activities rapid rehousing and rental assistance programs to prevent homelessness. CDBG Funds may not be used for on-going income payments such as paying for a tenant’s rent except income payments that are emergency in nature and do not exceed three consecutive months. The Detroit Housing Commission (DHC) supplies about 6,000 housing choice vouchers per year. That number has been steady over the years and most likely will not change. Even with these levels of assistance, there is usually a waiting list of approximately 9,000 people a year for vouchers in Detroit. The coronavirus epidemic with its resultant economic dislocation has led to greater risk of homelessness and the greater need for rental assistance.</p>
TBRA for Non-Homeless Special Needs	<p>According to a 2018 study by the Michigan Department of Health, The City had an HIV diagnosis rate of more than 33 new cases per year, and a prevalence rate of over 713 persons living with HIV (per 100,000 residents). These rates are over 3.5 times higher than the next highest jurisdiction. The Detroit Department of Health oversees the City’s HOPWA program and combines HOPWA funding for TBRA with Ryan White funds for services. Approximately two-thirds of the HOPWA budget is for the TBRA program. This TBRA programs historically assists about 200 individuals and households a year.</p>
New Unit Production	<p>The Affordable Housing Leverage Fund (AHLF) encourages the preservation of regulated and naturally occurring affordable housing throughout the City of Detroit and the development of new mixed-income and affordable housing in targeted areas. AHLF is expected to contribute to the goal of preserving 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing. HOME funds may periodically be used in affordable housing development projects, but most new unit production in Detroit is funded through the State’s Low-Income Housing Tax Credit (LIHTC) program or federal programs like the Section 202-Supportive Housing for the Elderly Program.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>HRD's housing efforts will continue to focus on rehabilitation. The City of Detroit has created a zero percent home repair loan funds using 50% CDBG and 50% private capital. To date, the City has provided funding for approximately 630 owner-occupied rehabilitation and plans to continue funding this program throughout the 5-year Consolidated Plan period. The private capital allowed the City to leverage its CDBG dollars and the use of a loan will result in the CDBG dollars being recycled for future investment in home repair. In addition, the City used HUD designated Neighborhood Revitalization Strategy Areas (NRSAs) to serve households above 80% AMI who were unable to access private capital directly through the banks for home repairs due to low housing values. This strategy helped the City to retain its population and prevent homelessness due to inability of homeowners to repair their homes. For elderly and fixed income households that cannot afford even the zero percent interest loans, the City uses CDBG funds as grants for repairs for those homeowners.</p> <p>While the City has an aggressive demolition schedule HRD will continue to fund these and other efforts for homes that can be rehabilitated to combat blight and make neighborhoods livable.</p>
Acquisition, including preservation	<p>The city of Detroit has lost more than 60 percent of its population over the last 70 years, resulting in large numbers of vacant and abandoned properties. In 2014, the Detroit Blight Removal Task Force estimated that 40,077 structures (residential and commercial) met the definition of blight and has subsequently demolished over 13,000 units. Additional housing unit losses are expected as the City continues its programs to combat blight through demolition and code enforcement.</p> <p>Presently, there are over 109,000 vacant housing units in the city, accounting for almost 30 percent of the entire housing stock. Detroit therefore has ample housing units to serve its residents, but does not have enough decent, safe, and affordable housing units to adequately house its LMI residents.</p> <p>While demolition has been a singular priority for many years, it is now just one part of a larger revitalization and neighborhood stabilization plan that includes the acquisition and preservation of existing vacant units through resources such as the AHLF. The Affordable Housing Leverage Fund (AHLF) encourages the preservation of affordable housing throughout the City of Detroit and is expected to contribute to the goal of preserving 10,000 units of existing affordable housing.</p>

Table 28 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c) (1,2)

Introduction

The anticipated federal resources to carry out activities and projects during the program year are from the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Person with Aids Program (HOPWA) and Emergency Solutions Grant (ESG). The City of Detroit is not expected to receive any proceeds from Section 108 loan guarantees or program income. The below figures are based on 2020 Fiscal Year awards.

	1 year	5 year
CDBG	\$ 35,285,455.00	\$ 176,427,275.00
HOME	\$ 7,269,293.00	\$ 36,346,465.00
ESG	\$ 3,032,870.00	\$ 15,164,350.00
HOPWA	\$ 2,903,135.00	\$ 14,515,675.00
Total	\$ 48,490,753.00	\$ 242,453,765.00

Based on the above allocations, the City of Detroit anticipates receiving a total of \$242,453,765 from all HUD entitlement grant sources over the five-year period of the Consolidated Plan. All funds have been allocated to meet the housing, homeless, public service and community development needs and goals identified in the Consolidated Plan. The City of Detroit plans to use these resources for the following eligible activities:

Eligible CDBG activities include: Property Acquisition, Blight Removal and Demolition, Community Development, Economic Development, Public Service, Homeless Public Services, Public Facility Rehabilitation, Owner-occupied Home Repair, Rehabilitation of rental housing, Relocation, and staffing costs

Eligible HOME projects include: New construction and acquisition/rehabilitation of multifamily and single rental housing, new construction and acquisition/rehabilitation of homebuyer housing, homebuyer down payment and closing costs assistance, and tenant based rental assistance.

Eligible HOPWA activities include: Permanent and transitional housing, supportive services, and information/referral services

Eligible ESG activities include: Rapid Re-housing, Transitional Housing, Financial Assistance, Overnight Shelter, Rental Assistance and Outreach, permanent housing

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	35,285,455	0.00	0.00	35,285,455	141,141,820	The CDBG funds will be used to benefit low-and-moderate income persons through various social and economic programs, assisting with housing needs and eliminating slums and blight in targeted areas. The funds will assist in restoring and restructuring distressed areas while improving population growth throughout the city. Also, funds may be designated to perform relocation activities. (Note: The program income is estimated based on 2019 program income received from the 0% interest loan home repair program. Also, the funds will not be used in the overall CDBG budget.)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	7,269,293	0.00	0.00	7,269,293	29,077,172	HOME funds will be used to provide affordable housing including multifamily, rental, new construction, rehabilitation, and homebuyer activities to families whose household income is at 80% of the Area Median Income or less. Assistance will be provided in the form of grants and/or loans to for-profit and non-profit developers as gap financing. HOME funds will be leveraged with private and public funding sources to support the development of single and multifamily units through Low Income Tax Credits, equity from Federal Historic Tax Credits, developer equity, and from other banks and lending programs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,903,135	0.00	0.00	2,903,135	11,612,540	The HOPWA program funds will used to serve homeless and non-homeless persons who meet income guidelines and are infected/and or affected by HIV/AIDS through Tenant Based Rental Assistance (TBRA) and Community Residential Programs while providing information and supportive services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	3,032,870	0.00	0.00	3,032,870	12,131,480	ESG funds will provide a 1 to 1 match with the CDBG Program. Funds will be used for Emergency Shelters, Warming Centers, Homeless Prevention, Rapid Re-Housing and Street Outreach with the primary goal of eliminating homelessness

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Admin and Planning Rapid re-housing (rental assistance) Rental Assistance TBRA Transitional housing Other	26,137,973*	0	0	26,137,973	104,551,892	<p>The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly re-house homeless persons; promote access to and utilization of mainstream programs by homeless persons; and optimize self-sufficiency among individuals and families experiencing homelessness.</p> <p>* This amount reflects 2019 Tier 1 funding. Additional 2019 Tier 2 funding may be awarded.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Strategic Neighborhood Fund	Private-corporate	Public facility improvements, commercial development, affordable housing development	130,000,000	0	0	130,000,000	N/A	A group of seven area banks and major corporations has pledged a total of \$35 million to fund community improvements in the City's seven Strategic Neighborhood Fund areas. These funds will provide physical improvements to parks and streetscapes, commercial development, and affordable housing development through renovation of existing vacant units and new construction as needed.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Affordable Housing Leverage Fund	public - private	Affordable housing preservation and development	N/A	0	0	250,000,000	N/A	<p>The Affordable Housing Leverage Fund (AHLF) encourages the preservation of regulated and naturally occurring affordable housing throughout the City of Detroit and the development of new mixed-income and affordable housing in targeted multi-family housing areas. AHLF is expected to contribute to the goal of preserving 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing.</p> <p>AHLF will primarily invest in existing housing that is affordable to households at or below 60% of AMI and will seek to invest in homes that are available to households below 50% and 30% of AMI as well as permanent supportive housing.</p>

Table 29 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied

Leveraged Resources

It is well recognized that the amount of federal grants received is inadequate to address the housing and community development needs of the City's low- and moderate-income households and communities. The City of Detroit has pursued a deliberate strategy of seeking out other public and private sector partnerships to leverage its federal funds with private capital and other government sources to expand the impact of its grant funded activities. The various initiatives described below are how the City achieves its housing and community development goals.

- **Historic Tax Credits**

The federal historic rehabilitation tax credit (HTC) program is an indirect federal subsidy to finance the rehabilitation of historic buildings with a 20 percent tax credit for qualified expenditures. Before enactment of tax reform legislation at the end of 2017, there was also a 10 percent non-historic rehabilitation tax credit for pre-1936 buildings. These Federal tax incentives are used to stimulate private investment in the rehabilitation and reuse of historic structures.

- **The Michigan Low-Income Housing Tax Credit Program (LIHTC)**

The Low-Income Housing Tax Credit Program is an investment vehicle created by the federal Tax Reform Act of 1986 to increase and preserve affordable rental housing. Administered by the Michigan State Housing Development Authority (MSHDA), this program permits investors in affordable rental housing to potentially claim a credit against their tax liability annually for a period of 10 years, bringing much needed private investment to affordable housing projects. The City provides funding for projects receiving low income housing tax credits from MSHDA. This consists of HOME assisted projects receiving 9% competitive tax credits and an allocation of 4% credits through the City's Affordable Housing Leverage Fund (AHLF) which is administered by the Detroit office of Local Initiatives Support Corporation (LISC). See below.

In FY 2018, two housing projects that received 9% competitive LIHTC allocations were Pablo Davis II (\$451,066) and The Sanctuary (\$800,000). Three additional projects in the City received increased credits for existing LIHTC projects, The Anchor at Mariners Inn (\$1,300,000); Benjamin O. Davis Veterans Village, (\$1,178,471), and La Joya Gardens (\$811,553).

- **Bank of America and Quicken Loans/Local Initiatives Support Corporation**

Bank of America (BoFA) provides private capital through Local Initiatives Support Corporation, a national community development financial intermediary (CDFI) with a local office in Detroit, for the City of Detroit's 0% Home Repair Loan program. These private funds are matched dollar for dollar with the City's CDBG funding to provide necessary 0% interest home repair loans to eligible LMI homeowners citywide. In 2019, BoFA provided \$1.5 million in funding to this effort and as of March 2020, has provided a total of

\$6,700,000 in private capital to date. In 2019, Quicken provided \$1 million to support lead-based repairs, loan capital and administrative costs for the 0% Home Repair Program. In addition, Bank of America provided a \$1 million operating grant to “Invest Detroit” to support its expansion of the Strategic Neighborhood Fund (SNF).

- **Strategic Neighborhood Fund (SNF)**

The Strategic Neighborhood Fund is a partnership between the City of Detroit, Invest Detroit, a local community development financial institution (CDFI), neighborhood residents, and philanthropic and corporate donors. The SNF was started with a \$35 million pledged from a group of seven area banks and major corporations to fund community improvements in the City’s seven Strategic Neighborhood Fund areas. SNF funds community-driven projects in four specific areas – park improvements, streetscape improvements, commercial corridor development, and affordable single-family home stabilization through renovation of existing vacant units and new construction as needed. Each project begins by soliciting input from residents with support and oversight from the City’s Planning and Development Department and the Department of Neighborhoods.

\$56 million in Philanthropic grants will be combined with \$59M in City funds and \$15M in State of Michigan funds for a total of \$130M. This funding commitment will attract an additional \$113M in equity and commercial debt for a grand total of \$243M in total investments to improving some of Detroit’s most impacted communities.¹⁵

- **The Preservation Housing Partnership**

The City of Detroit Housing & Revitalization Department (HRD) has partnered with six housing focused organizations to preserve and improve existing affordable housing throughout the City and prevent displacement of LMI residents due to gentrification and/or conversion of affordable units to market rate. Teaming up with organizations such as Cinnaire, Enterprise Community Partners, United Community Housing Coalition, Data Driven Detroit, Community Investment Corp., and others, this effort will focus on maintaining affordable units either through renewal of existing affordability commitments or through restructured financing mechanisms and will provide necessary renovations to ensure the availability of quality, long-term affordable units.

- **Affordable Housing Leverage Fund (AHLF)**

Affordable housing is central to the City’s inclusive growth strategy and plays a key role in the ability to retain existing residents, attract new residents, and create mixed-income communities. To address its affordable housing needs, the City’s Housing & Revitalization Department (HRD) partnered with Detroit LISC, the Michigan State Housing Development Authority (MSHDA), along with local financial institutions and foundations to create the Affordable Housing Leverage Fund (AHLF). The AHLF provide affordable housing developers and owners with streamlined access to financial products such as loans, grants, and

¹⁵ Strategic Neighborhood Fund. Retrieved September 23, 2020. <https://investdetroit.com/an-unprecedented-effort-to-strengthen-our-neighborhoods/>

guarantees that are specifically designed to address housing challenges in Detroit neighborhoods. AHLF encourages the preservation of regulated and naturally occurring affordable housing citywide and the development of new mixed-income and affordable housing in targeted multi-family housing areas. The City seeded the AHLF with \$50 million in CDBG, HOME, and general funds and intends to grow the fund with philanthropic and financial institutional support to \$250 million, which will unlock \$765 million in total investment. The AHLF is expected to preserve 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing.

AHLF primarily finances affordable multi-family rental housing; however, for-sale and single-family projects will be considered. AHLF will invest in housing that is affordable to households at or below 80% Area Median Income (with consideration of households up to 80% AMI for for-sale projects). Recognizing that housing cost burdens are a particularly acute challenge for Detroit residents at the lower end of the income spectrum, AHLF will seek to invest in a significant number of homes that are available to households below 50% and 30% of AMI as well as permanent supportive housing.

- **Choice Neighborhoods**

The City plans to apply for a HUD's Choice Neighborhoods Initiative (CNI) Implementation Grant due in December 2020. The Choice Neighborhoods program leverages significant public and private dollars to support locally driven strategies that address struggling neighborhoods with severely distressed public and/or HUD assisted housing through a comprehensive approach to neighborhood transformation. The proposed application involves the implementation of a comprehensive Transformation Plan in Greater Corktown to revitalize the neighborhood while preserving affordability and increasing access to opportunity for existing residents. Greater Corktown has a history of high vacancy and long-term disinvestment but has recently seen emerging development activity spurred by Ford Motor Company's investment in the former Michigan Central Station and surrounding area. Given this context, the City engaged in an in-depth neighborhood planning process, to ensure that the Transformation Plan reflects the needs and priorities of existing residents. The vision for the neighborhood involves creating high-quality affordable and mixed income housing options, including opportunities for homeownership across the income spectrum, as well as targeted investments in neighborhood and people to support long-term stabilization. The full CNI housing plan aims to create approximately 900 new units, with more than 50% affordable to low-income residents with a mix of affordability levels. This includes the redevelopment of the 86 existing assisted units at Clement Kern Gardens as well as 40 new homeownership units. The development team will seek Housing Choice Vouchers through the Detroit Housing Commission to support this housing plan. HRD is coordinating the CNI application process and plans to support neighborhood and housing initiatives within the plan through CDBG and HOME investment.

Matching Requirements

The Emergency Solutions Grant Program (ESG) requires a 100% match on each year's award amount. To aid in meeting this requirement, the City provides CDBG grants to homeless services organizations receiving ESG to fund a portion of the match requirement. The remaining ESG match requirement is met by the ESG recipients through in-kind contributions and other funding commitments.

The HOME program requires a 25% local match of funds that are expended on affordable housing. The matching requirement for HOME dollars may vary and is set annually by HUD based on criteria related to severe fiscal distress. Currently, the City of Detroit does not have a matching requirement for the HOME program and has not for several years. For FY 2019, the City of Detroit met the HUD criteria for severe fiscal distress and was granted a 100% reduction in the match requirement. This match reduction applies to FY 2020 HOME funds as well and it is anticipated that the City will qualify for similar match reductions in future years due to recovery from severe fiscal distress.

The City of Detroit and non-profit community organizations also receive funding from other federal government agencies, the State of Michigan, philanthropic private foundations, and lending institutions as leveraging resources which may be used to assist in meeting the needs identified in this plan.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Detroit owns public libraries, community parks and recreation centers located within the City which may be used for public service activities funded under the various HUD programs.

The City of Detroit has a land bank authority that is responsible for returning the city's many blighted and vacant properties to productive and valuable use. The land bank maintains the City's publicly owned parcels and acquires additional foreclosed/abandoned property and vacant lots. The City then addresses these properties through demolition, rehabilitation, and disposition to help stabilize neighborhood decline. For eligible properties, the land bank authority utilizes a variety of sales programs to offer homes to residents, such as the Community Partner Program, Auctions, Own-It-Now, Rehabbed & Ready and the Residential Side Lot program. Additionally, the City has some select land parcels, owned by the City of Detroit, that will be sold for new housing construction projects.

Since 2015, several large philanthropic organizations, including The Bank of America Charitable Foundation, The Erb Family Foundation, and The Kresge Foundation have awarded over \$3.7 million in much needed funding to Detroit Future City (DFC) in support of its efforts to promote the advancement of land use and sustainability, and community and economic development, including its Working With Lots program. This program provides technical assistance and grants to community-based organizations working to sustainably repurpose vacant land in Detroit residential neighborhoods. Since 2016, DFC has awarded more than \$330,000 to community groups, faith-based institutions, non-profits, and businesses to install one of 38 lot designs to activate community spaces, address stormwater concerns, and create more attractive neighborhoods. Adaptive reuse projects through this program make use of DFC vacant land transformation designs published in the [DFC Field Guide to Working With Vacant Lots](#).

Discussion

See above.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Planning & Development Department (P&DD)	Dept and Agencies	Historic designation advisory, historic review clearances, planning studies, site plan review, city master plan, zoning district boundaries approvals, and development plans.	Jurisdiction
Detroit Building Authority (DBA)	Dept and Agencies	Demolition of residential and commercial building and elimination of blight within the 7 districts in Detroit.	Jurisdiction
Detroit Land Bank Authority (DLBA)	Dept and Agencies	Demolition of residential and commercial building and elimination of blight within the 7 districts in Detroit.	Jurisdiction
Department of Neighborhoods (DON)	Dept and Agencies	Help residents form block clubs and community associations; drive community engagement on neighborhood planning projects and other initiatives; resolve citizens' complaints; and educate residents on a broad range of City programs and policies.	Jurisdiction
Detroit Health Department	Dept and Agencies	Provide programs/services. Lead Prevention Program, Lead Safe Detroit, Lead Abatement Grant, Lead Education, Healthy Homes Detroit Program, The Housing Opportunities for Persons with AIDS (HOPWA) grant programs; and Tenant Based Rental Assistance (TBRA), Community Residential/Transitional, and Housing Supportive Services.	Jurisdiction
Building Safety Engineering and Environmental Department (BSEED)	Dept and Agencies	Lead hazard inspection for a rental property; rental housing compliance	Jurisdiction
Health & Wellness Department	Dept and Agencies	Lead Prevention Program, Lead Safe Detroit, Lead Abatement Grant, Lead Education, Healthy Homes Detroit Program	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Detroit Department of Transportation (DDOT)	Dept and Agencies	Public transportation operator of city bus service in Detroit	Jurisdiction
Detroit Housing Commission (DHC).	Public Housing Authority (PHA)	Public Housing: The DHC manages the following program: Section 8 - Low-income public housing.	Jurisdiction
Wayne Metropolitan Community Action Agency (WMCAA)	Dept and Agency	Homeless Programs and services: WMCAA provide essential services, and community resources to low- and moderate-income individuals and families throughout all of Wayne County. The services include the following: Housing placement, moving, utility assistance, health care, weatherization, transportation, and food	Jurisdiction
Detroit Economic Growth Corp	Redevelopment Authority	Economic Development	Jurisdiction
Local Initiatives Support Corporation (LISC)	Private Industry	Zero Percent Home Repair Loan (homeowners program). We invest in affordable housing, growing businesses, safer streets, high-quality education, and programs that connect people with financial opportunity.	Jurisdiction
Homeless Action Network of Detroit (HAND)	Continuum of Care	Homelessness, Non-homeless special needs, Public Housing, Rental, public services	Jurisdiction
DAAA - Detroit Area of Aging Agency	Non-profit organizations	public services	Jurisdiction
Detroit Housing Coalition (DHC)	Non-profit organizations	public services, homelessness	Jurisdiction
Fair Housing Center of Metropolitan Detroit	Non-profit organizations	public services	Jurisdiction

Table 30 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Detroit through its HRD operates its institutional structure and directs the strategy, development, and management of the City's housing policy and U.S. Department of Housing and Urban Development entitlement funding. The department's activities are implemented through six divisions:

- **Housing Underwriting Division's** mission is to invest the City's federal and other housing resources to create new affordable single-family and multifamily projects and homelessness prevention strategy.
- **Programmatic Underwriting Division's** mission is to invest federal funds in operating organizations and other City departments make capital improvements in commercial districts and residential areas.
- **Public-Private Partnerships Division's** mission is to leverage both public and private funds to strategically transform neighborhoods that have mixed-income and mixed-use developments.
- **Policy and Implementation Division's** mission is to create development and policy initiatives. The initiatives are geared toward preserving and creating more affordable housing opportunities, as well stabilizing Detroit's housing market, and opportunities for Detroit immigrants.
- **Real Estate/Special Projects Division** mission is to coordinate and manage surplus real estate sales, as well as provide the Director and other divisions with real estate, contract, and legal support.
- **Administration and Finance Division** mission is to lead process in the department and ensure compliance with federal, state, county, local, and grantor regulations.

HRD also uses partnerships and collaborations to carry out its programs. Consolidated Plan programs are usually carried out directly by the grantee or through contracts with subrecipients, Community Based Development Organizations (CBDO) or in the case of the HOME program Community Housing Development Organizations (CHDOs). There are 12 organizations that were certified Community Housing Development Organizations (CHDOs) at one point with varying levels of capacity. With the changes to the 2013 HOME Final Rule requiring development capacity and dedicated staffing as certification criteria, many CHDOs may no longer qualify. CHDOs are also required to be recertified each time they have a HOME funded project. HRD currently works with five certified CHDOs that have specific HOME-assisted projects.

The revitalization of the City is organized under the Mayor's Office. The Mayor's Office uses several departments and agencies to implement programs while streamlining processes formerly handled by several agencies throughout the City of Detroit. For example, Blight Control and Demolition is now coordinated between DBA, DLBA, and the DONs. Blight control and demolition moved from using multiple agencies and departments throughout the City of Detroit to three agencies with separate and distinct functions. The General Services Division oversees large-scale improvements and public facility maintenance. The Mayor's office also handles coordination with other public and private entities to allocate and target scarce resources.

A partnership-based structure requires communication, information sharing, planning, and in many instances joint implementation and evaluation. These are all strengths in the partnership structure. The partnership structure also uses the expertise of contractors, subrecipients and others with the specialized knowledge needed to carry out functions and projects. The process and environment are controlled through contracts with subrecipients, agreements with other City departments and entities as well as other governmental agencies.

The City has enhanced its institutional delivery system using strategic partnerships including several CDFIs such as Detroit LISC, Develop Detroit, financial institutions, and the philanthropic community. Through these organizations, the City has been able to leverage its federal grants with private sector resources to carry out its affordable housing and community development strategies. Examples of these partnerships are the Zero interest home repair loan program, the Detroit Affordable Housing Leverage Fund (AHLF), and the Strategic Neighborhood Fund (SNF). The City has been able to leverage millions of dollars and provide flexible capital to developers of affordable housing.

The Continuum of Care (CoC) local planning process supports the Detroit area homeless prevention, emergency shelter, transitional housing, permanent supportive housing, and supportive service needs. The City of Detroit continues to remain an active partner within the CoC and maintains a productive relationship with the Homeless Action Network of Detroit (HAND) which is the lead agency in the CoC. HAND helps to manage the local planning process for communities to provide a full range of prevention, emergency shelter, transitional housing, and permanent supportive housing. Specific groups helped include homeless and chronically homeless individuals, veterans, families, and unaccompanied youth.

The City of Detroit administers its Housing Opportunities for Persons with Aids (HOPWA) grant through the Detroit Health Department. Besides the HOPWA program, senior citizens and persons with disabilities receive services from Detroit Agency on Aging (DAA).

Public service activities such as youth and senior services, education, employment assistance, summer jobs, health recreation, and homeless prevention are carried out using non-profit organizations.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 31 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

Homeless persons and persons with HIV access to services are generally unique to the service needed. For example, persons may access substance abuse treatment services by contacting the City of Detroit’s Bureau of Substance Abuse directly. Additional services may be accessed by contacting the provider organization directly on a walk-in basis. The following services: childcare, transportation, life skills, case management, are typically a part of the overall “package” of services providers make available to people that come into their programs. If a person requires a service not offered by the provider they are working with, referrals are made to other providers in the community that can provide the service.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Within the Continuum of Care the majority of homeless organizations use HMIS to report data, but there are still organizations that do not use it; therefore, there may be an under-representation of the actual number of people who were homeless over the past year. Additionally, this number does not include those households that may be precariously housed and at-risk of homelessness.

The Continuum of Care has developed written performance standards and evaluation techniques for the use of ESG and other funds as well as a Performance and Evaluation Committee which oversees implementation and a collaborative monitoring process for all recipients of homeless funding. HAND assists HRD with the CDBG and ESG Request for Proposals process to find high capacity providers which is often challenging as well as ensuring that the allocation and use of funds meets the needs of persons with special needs and those experiencing homelessness.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

The City of Detroit's strategy for overcoming gaps in the institutional structure involves the public sector (Federal, State, and Local government) as well as private businesses, community organizations and other public and private institutions. The primary strategy is the coordination of resources, partnership, and communication within these structures as well as between them.

Historically, through P&DD and now HRD, the Administration submits a proposed CDBG budget for Council consideration. In turn, the City Planning Commission staff in support of the Citizens Review Committee and the City Planning Commission prepares recommendations to Council. HRD staff, which is responsible for administering the program, oftentimes feels it has little influence over the choices made by City Council. In consultation with HUD, HRD staff will collaborate with CPC and City Council to devise a more effective process for strategic allocation of our scarce resources for our next budget cycle.

The City of Detroit is in the process of expanding our relationship with the Detroit Economic Growth Corporation (DEGC) to reduce redundant function and increase collaboration for real estate and economic development activities.

The City has also established various task forces (such as, the Housing Task Force and the Detroit Lead Partnership) and local collaborative meetings between housing stakeholders, social service stakeholders and citizens to maintain communication and coordination. The Mayor's office has also established a faith-based liaison as a point of contact with the faith-based community.

The Administration will also evaluate elements of the HRD organizational charts in search of opportunities to increase efficiency, effectiveness, and clarity of responsibility for increased accountability.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Reduce homeless citizens in City of Detroit	2020	2024	Homeless	City-Wide	Homeless Prevention Rental Assistance Homeless Outreach Emergency Shelter and Transitional Housing Rapid Re-housing	CDBG: \$12,296,445 ESG: \$15,164,350	Tenant-based rental assistance / Rapid Rehousing: 15,000 Households Assisted Homeless Person Overnight Shelter: 9,500 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 1205 Beds Homelessness Prevention: 9,000 Persons Assisted Homeless Outreach: 2,575 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Rehabilitation of Existing Housing Units	2020	2024	Affordable Housing rehabilitation of existing housing units	City-Wide NRSA	Rental Assistance Production of new housing units Rehabilitation of existing units Acquisition Rehabilitation of Existing Units Development of Permanent Supportive Housing	HOME: \$32,500,000 CDBG: \$5,000,000	Rental units constructed: 400 Household Housing units Homeowner Housing Rehabilitated: 2,000 Household Housing Units Rental Units rehabilitated: 1,600 Household Housing Unit Acquisition of existing units: 250 Household Housing Units Permanent Supportive Housing units constructed: 250 Household Housing Units
3	Homeownership Program	2020	2024	Affordable Housing	City-Wide NRSA	Down Payment Assistance	CDBG: \$6,300,000	Loans Provided: 750

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services Activities for Citizens of Detroit	2020	2024	Public Service Summer Youth Employment	City-Wide NRSA	Public Services Activities Job/Job Training	CDBG: \$14,167,640 CDBG: \$7,500,000 HRC/FEC: \$1,500,000	Public Service activities: 118,635 Person assisted 4,000 Youth assisted Other than Low/Moderate Income Housing Benefit: Persons Assisted
5	Econ Dev (Creation of Jobs/Small Businesses)	2020	2024	Non-Housing Community Development	NRSA Areas	Economic Development Jobs/Small Business	CDBG: \$7,500,000	Businesses assisted: 750 Businesses Assisted
6	Sustain Infrastructure and Public Improvements	2020	2024	Non-Housing Community Development	City-Wide	Public Improvement & Infrastructure	CDBG: \$7,500,000	Other: 4,500 residents of LMA served
7	Public Facilities and Improvements	2020	2024	Non-Housing Community Development	City-Wide	Public Facilities Public Facilities – Historic Preservation	CDBG: \$5,000,000 CDBG: \$1,322,699	Other: 15 Public Facilities 4,500 residents of LMA served 1,200 community benefit
8	Econ Dev (Commercial Rehab)	2020	2024	Non-Housing Community Development	City-Wide	Jobs/Small Business	CDBG: \$5,000,000	Businesses assisted: 15 Commercial Façade/Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Blight removal and demolition	2020	2024	Demolition	City-Wide	Demolition Clearing Acquisition of Existing Units	CDBG: \$5,130,220	Buildings Demolished: 150 Structures (includes schools, commercial and residential properties)
10	Section 108 Repayment	2020	2024	Non-Housing Community Development	City-Wide	Economic Development	CDBG: \$27,958,144	Businesses assisted: 11 Businesses Assisted
11	Help those with special needs (non-homeless)	2020	2024	Non-Homeless Special Needs	City-Wide	Public Services Homeless Prevention	HOPWA: \$14,515,675	HIV/AIDS Housing Operations incl Tenant-based rental assistance: 1250 Household Housing Units
12	Other: Relocation	2020	2024	Non-Housing Community Development	City-Wide	Relocation of Displacement residents	CDBG: TBD	TBD
13	Other: Residential Historic Preservation	2020	2024	Housing Rehabilitation	City-Wide	Rehabilitation of Existing Units	CDBG: TBD	TBD
14	Other: Interim Assistance	2020	2024	Non-Housing Community Development	City-Wide	Emergency conditions threatening health and safety	CDBG: \$ TBD	Number of individuals or households TBD Persons or Households Assisted

Table 32 – Goals Summary

Goal Descriptions

1	Goal Name	Reduce homeless citizens in City of Detroit
	Goal Description	Homeless outreach, Emergency shelter, transitional housing, and homeless prevention.
2	Goal Name	Rehabilitation of Existing Housing Units
	Goal Description	Affordable Housing units; rehabilitation of existing units Rental assistance, production of new units. Rehabilitation of existing units, rapid re-housing. Zero interest loan program
3	Goal Name	Homeownership Program
	Goal Description	Down Payment Assistance
4	Goal Name	Public Services Activities for Citizens of Detroit
	Goal Description	Public services activities to benefit Citizens of City of Detroit.
5	Goal Name	Econ Dev (Creation of Jobs/Small Businesses)
	Goal Description	Small business help and creation of jobs.
6	Goal Name	Sustain Infrastructure and Public Improvements
	Goal Description	Public Improvement & Infrastructure
7	Goal Name	Public Facilities and Improvements
	Goal Description	Public facilities and improvements for citizens of the City of Detroit.
8	Goal Name	Econ Dev (Commercial Rehab)
	Goal Description	Facade treatment/ business building rehabilitation
9	Goal Name	Blight removal and demolition
	Goal Description	Blight removal within the City of Detroit. Demolition of abandoned and dangerous structures. CDBG funding will focus on commercial structures and residential structures.
10	Goal Name	Section 108 Repayment
	Goal Description	Repayment of Section 108 loans on development Projects
11	Goal Name	Help those with special needs (non-homeless)
	Goal Description	Help those with special needs
12	Goal Name	Relocation
	Goal Description	Relocation of displaced residents
13	Goal Name	Residential Historic Preservation

	Goal Description	Rehabilitation of Existing Units
14	Goal Name	Provide interim assistance to address emergency conditions
	Goal Description	The City will provide funding for interim assistance to address emergency conditions that threaten public health and safety or to stop physical deterioration when immediate action is necessary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Affordable housing services are provided to extremely low-income, low-income, and moderate-income families living in the City of Detroit, with priority given to strategic areas identified by Detroit Future City and Investment Strategy initiatives. These initiatives draw on market information and physical conditions analysis embedded in Detroit Future City's Framework Zones to help guide investment of limited resources and identify areas with the greatest potential for sustainability and reinvestment.

HRD's overall housing objectives include lead hazard reduction, home repair, new housing units, and rental. Under the HOME Investor Loan program, we anticipate 160 rental units will be developed.

In addition to HOME program listed above HRD will continue to utilize approximately \$2.1 million of reprogrammed CDBG funds and program income from the Neighborhood Stabilization Programs 1 and 3 to develop 65 rental units.

In addition to HRD's initiatives the DHC is committed to providing quality, affordable housing for low and moderate-income persons. DHC will issue about 6,000 Housing Choice Vouchers under the Section 8 Program over the next 5 years and make available approximately 3,600 housing units for families and the elderly.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A. No Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvement in management and participation in homeownership

In compliance with Section 511 of the United States Housing Act and regulations in 24 CFR part 903, the DHC has an established Resident Advisory Board (RAB) to assist with the PHA Annual Plan process. The Advisory Board is comprised of residents of all sixteen PHA communities. The role of the RAB is to assist the PHA in developing the PHA Plan and in making any significant amendments or modifications such as Capital Improvement plans, Development plans, and policy or process changes to both the Low Income Public Housing and Housing Choice Voucher programs. The ongoing participation of the Resident Advisory Board, as well as participation by DHC's Resident Councils, covering 11 of 16 Communities, is a critical means of information sharing and provides the PHA and its residents with a forum to communicate and collaborate in the Agency's Annual Plan process.

To assist in the preparation of residents to become Home Ownership ready, the DHC has partnered with several HUD certified non-profit organizations providing programs such as credit counseling, basic home maintenance, financial assistance, and education. Additionally, the Detroit Housing Commission offers the Housing Choice Voucher Homeownership Program exclusive to DHC voucher participants to address the needs of the public housing residents. Recognizing that increased employment opportunities inherently increases opportunities for homeownership, the Detroit Housing Commission's Resident Services Department (RSD) assists public housing residents with job training and job placement with local employers using various resources such as the ROSS, FSS, and CSSP to provide a pathway to economic self-sufficiency for residents.

Over the 5-year term of the Consolidated Plan, the Resident Services Department will continue working to expand services offered to residents through the creation of outside partnerships with community service providers and the pursuit of additional funding sources such as those listed above.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Public policies can act either as barriers to affordable housing or can serve to promote it. Recognizing this and remaining cognizant of the negative effect public policies can have on housing affordability, the City of Detroit does not impose limitations such as growth controls, impact fees, exclusionary or large lot zoning requirements, or rent controls; all of which can present barriers to affordable housing. The City Planning Commission has recently undertaken a significant update to the City zoning ordinance, known as [Zone Detroit](#), to seek ways to ensure zoning laws are flexible, inclusionary and considerate of changing times and communities.

With the combined effects of a significant population loss, the recent housing crisis, and a significant number of vacant and dilapidated properties; decent, safe, and affordable housing options have decreased for many Detroit residents. Because homeownership remains out of reach for a sizeable portion of the population, the demand for affordable rental housing within the city is great. At the same time, the amount of affordable rental housing is limited. Public housing, the source of Detroit's largest number of affordable rental units, only provides an estimated 9,800 units, including voucher units. With a waiting list more than 9,000 or more, the need for affordable units is critical. Because of this, in 2017 the City adopted an affordable housing ordinance requiring residential developers receiving certain subsidies or donated land from the city to offer 20 percent of their rental units to households at or below 80% AMI.

There are several other factors, some outside of the City's control, acting as barriers to affordable housing. Some of these include:

- Lack of financial resources to build affordable housing (i.e. lending institutions willing to invest in Detroit)
- Policies that promote urban sprawl
- Higher housing tax rates
- Higher insurance rates compared to nearby suburban areas
- Predatory lending practices
- Crime/perceived crime (deterrent to investing in Detroit)
- Decreased funding in CDBG/HOME and other federal funding sources
- Aging housing stock in Detroit requiring higher maintenance costs

The City commissioned the Center of Urban Studies at Wayne State University to prepare a HUD required Assessment of Fair Housing in 2018. The report noted that "investing in particular neighborhoods has occurred with private investments, as well as public and charitable investments that have focused on stabilizing neighborhoods in an urban triage approach rather than prioritizing spending in neighborhoods that continue to struggle and decline."¹⁶ The study went on to further explain the impact of the

¹⁶ Assessment of Fair Housing – City of Detroit prepared by Wayne State University/Center for Urban Studies, page 114

investment approach on decreasing property values in some neighborhoods and increasing development pressures in others leading to gentrification and relocation of low-to moderate-income households. The report identified lack of public investments in specific neighborhoods as contributing to disparities in access to affordable housing opportunities. An older housing stock, foreclosures, and deferred maintenance by elderly and low-income households or landlords unwilling to invest in property improvements result in poor housing conditions. The need to aggressively enforce housing and building codes to ensure environmental health and safety and increase the quality of housing available to residents was also highlighted. Maintaining and increasing participation in regional fair housing initiatives that improve access to opportunities and address disparities for Detroit residents was encouraged. One of the advocacy issues for regional participation is transportation access to suburban jobs and improving practical access to proficient schools.

The segregation of affordable housing from market-rate housing in new developments was cited in focus groups and recommendations were made for the City to expand its work with developers to improve affordable housing and its integration in rapid growth areas such as Downtown and Midtown. Complaints included disruption to seniors due to new developments in Downtown and Midtown where seniors were unable to afford increased rents or evicted to make way for condo conversions or new developments. Increases in fair housing complaints from these two areas suggested the need for more oversight to determine if segregation was intentional or unintentional.

As a result of the study, a fair housing action plan with goals and priorities was developed. The goals were outreach to increase awareness of fair housing laws; enforcement of housing and building codes; work with other jurisdictions to improve access to opportunity for residents; work with developers to improve quantity and quality of affordable and accessible housing including for homeownership and the elderly. The implementation of the actions and goals will be monitored by HRD staff with support from the Detroit Housing Commission, Fair Housing Of Metropolitan Detroit and Fair Housing Center of West MI, City of Detroit Building Safety Engineering and Environmental Department, and City of Detroit Civil Rights, Inclusion & Opportunity Department (CRIO) (formerly Human Rights). The actions taken and the impact of the strategies will be documented and reported on the City's annual Consolidated Annual Performance and Evaluation Report (CAPER). HRD staff will include standards and procedures to address fair housing issues and goals in its monitoring policies and procedures.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Detroit is implementing policies aimed at ameliorating the negative effects of some of the public policies described above and is prioritizing investment both geographically and strategically to alleviate some of the concerns noted in the 2018 Assessment of Fair Housing (AFH). Specifically, through the Consolidated Planning process, the City has identified the following strategic priorities in allocating public funds:

- The City intends to renew its five Neighborhood Strategy Areas (NRSAs) to focus investment on neighborhoods that meet the NRSA criteria. The NRSAs include many of the areas in the City with

the highest vacancy rates and offer significant opportunities to leverage public and private sector investment for increased housing choice and economic opportunity for area resident. The City of Detroit has five objectives it is trying to achieve through the NRSAs; Stabilize neighborhoods; Support small businesses; Create jobs; Create summer youth employment; and B build wealth.

- In 2017 the City adopted an affordable housing ordinance requiring residential developers receiving certain subsidies or donated land from the city to offer 20 percent of their rental units to households at or below 80% AMI.
- New unit construction, housing rehabilitation, demolition, and rental assistance have all been identified as high priorities for funding and will serve to both stabilize neighborhoods and increase the economic vitality of identified investment areas.
- Where possible, the City will strategically target financing and tax incentives to encourage the development of decent, safe, and sanitary housing that is affordable to LMI households.
- The City will continue to provide funding to existing homeowners to improve their properties
- Work with local lenders to ensure lending practices do not create barriers to homeownership.
- Coordinate City efforts with those of other local and regional governments, housing professionals, and transportation agencies to coordinate housing and transportation opportunities.
- The City developed a multi-family housing strategy which goals will address barriers to affordable housing. As an action item from the strategy, the City established the Detroit Affordable Housing Leverage Fund (AHLF) in 2019 using Local Initiatives Support Corporation, a local community development financial intermediary. The AHLF seeks to leverage CDBG, HOME, MSHDA 4 percent tax credits, and private flexible capital from financial institutions and foundations to develop affordable housing in the City. This strategy addresses one of the most significant barriers to affordable housing that of affordable financing, subsidies, and patient capital. The fund is projected to use \$50 million of City funds (CDBG, HOME, etc.) to leverage \$125 million in private capital and \$75 million in MSHDA initially and will ultimately preserve 10,000 units of existing affordable housing and develop 2,000 units of new affordable housing. These activities will increase the quantity and quality of the affordable housing stock in the City of Detroit.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Since the submission of the last 5-year Consolidated Plan, the City of Detroit, in collaboration with the Detroit CoC (MI-501) has fully implemented its strategy to reach out to and assess persons who are experiencing homelessness through the use of the Coordinated Assessment Model or CAM. CAM provides a uniform and streamlined process by which people who are homeless or at risk of homelessness are assessed for the most appropriate intervention to meet their needs based on their situation, and provided referrals to agencies within the CoC best suited to address those needs.

Using the Coordinated Access Model, persons who are homeless, be it sheltered or unsheltered, receive an assessment using a common tool known as the Service Prioritization Decision Assistance Tool or SPDAT. This tool is used to determine what level of intervention uniformly and reliably is most appropriate. Based on assessment results, the most appropriate level of assistance, be it short-term Rapid Rehousing Assistance (RRH), longer term Permanent Supportive Housing Assistance (PSH), or no assistance for those that can move from homelessness on their own. Based on this assessment, the person or family is referred to an appropriate service provider within the CoC.

These SPDAT assessments occur within emergency shelter settings as well as on the street for persons who are unsheltered. All of the street outreach programs within the Detroit CoC have been trained in the use of the tool and complete the assessments on persons they encounter on the street or in other locations where homeless persons may frequent, with both the shelter and CAM staff conducting the assessments.

The CAM also coordinates placement into emergency shelter for persons needing this service. This coordination helps to ensure persons are placed into the shelter best suited for their needs and that shelter capacity is fully utilized.

Addressing the emergency and transitional housing needs of homeless persons

Detroit addresses the emergency and transitional housing needs of homeless persons through the following activities:

- Emergency Shelters- There are currently four different emergency shelter providers in the Detroit CoC. Some of these shelters are specifically targeted to youth, veterans, or victim of domestic violence.
- Warming Centers - There are three seasonal emergency shelter programs that are opened to provide additional shelter space for homeless persons during the cold weather months.
- Rapid Re-housing (RRH) Programs - To facilitate the rapid transition from homelessness back into housing, Detroit uses ESG funding from both the City of Detroit and the State of Michigan to

provide RRH assistance. RRH offers short to medium term rental assistance and services to quickly move individuals and families from homelessness to housing. This same program is offered to Veterans and their families using Supportive Services for Veterans Families (SSVF) funding.

- Homeless Prevention - Detroit also uses ESG funding (both City and State) to provide prevention assistance for persons at risk of homelessness. Prevention funds are available to pay rental or utility arrearages, security deposits and/or limited rental assistance for persons needing to move to a new housing unit. As with RRH activities, SSVF funding is available to provide these same prevention services for Veterans.

There are currently 4 Continuum of Care funded Transitional Housing (TH) programs in Detroit. Since the submission of the 2015 -2019 Consolidated Plan when the CoC funded 19 TH programs, and in compliance with HUD's emphasis on Permanent Housing over Transitional Housing, the CoC has reallocated all but four (4) of these programs to new Permanent Supportive Housing (PSH) or Rapid Re-Housing (RRH) activities. While some level of transitional housing will likely always be needed, the Continuum of Care will continue to make strategic funding decisions based on both its internal and HUD's priorities, and funding may continue to be reallocated to activities determined to be more effective in reducing homelessness

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Research continues to demonstrate that, in many cases, the most effective intervention for chronically homeless persons is permanent supportive housing (PSH). PSH provides a permanent rental subsidy and wrap-around services for those with significant barriers to housing.

The Detroit Continuum of Care (CoC) continues to address the needs of chronically persons by targeting a portion of the community's CoC funded PSH resources specifically to those who are chronically homeless. Since the submission of the City's last 5-year Consolidated Plan in 2015, the CoC has reallocated all but four (4) of its TH programs to new PSH or RRH projects. In all, 12 TH programs totaling \$4,359,787 were converted to PSH/RRH activities. Three additional TH projects were not reallocated, but rather were not selected by HUD for funding. As with other forms of homeless assistance, persons are assessed for PSH through the CAM process using the SPDAT tool. Persons are prioritized for placement into PSH based on the greatest level of need for housing.

Veterans:

The need of veterans and their families are addressed in through a variety of programs, including housing resources from both HUD and the Veterans Administration. These resources include:

Supportive Services for Veteran Families (SSVF); SSVF provides both rapid re-housing (RRH) and prevention assistance for veterans (both single and veterans with a family). RRH provides short to medium term rental assistance and services to quickly move homeless Veterans back into housing. Prevention assistance is available to Veterans who are at-risk of homelessness to pay rental or utility arrearages, security deposits, and/or limited rental assistance to move to a new housing unit. There are currently 4 SSVF funded programs in Detroit.

HUD-VASH: HUD -VASH is a permanent supportive housing program funded by both HUD and the Veterans Administration (VA). The program provides a permanent housing subsidy for homeless veterans through HUD's voucher program, and wrap around services provided by the VA, to help them maintain their housing status.

Grant Per Diem Transitional Housing (GPDTH); The VA currently funds more than 300 grant per diem transitional housing beds in Detroit. These beds provide transitional housing assistance to homeless veterans, the majority of whom are single individuals. The intent of the GPD TH program is to stabilize these individuals before moving them into permanent housing.

Families with Children

The needs of families with children are addressed in the following ways:

- A portion of the emergency shelter and transitional housing beds in Detroit are specifically targeted to families with children. Families with children are also a targeted population for ESG funded rapid re-housing.
- The Detroit CoC reallocated a CoC funded Supportive Services Only (SSO) grant to a new Rapid Re-housing for families programs, provided \$880,000 in funding for 60 units of RRH for homeless families. The project began operations in calendar year 2015 and has been fully operational since. ES and CDBG funding are also utilized to support RRH efforts in Detroit.
- Families with children may also be served through the community's existing prevention assistance programs.

Unaccompanied Youth

The needs of accompanied youth are addressed in the following ways:

- There are currently three emergency shelters and four transitional housing programs within the CoC that are targeted to youth. Of these TH programs, three can accommodate pregnant or

parenting teens. In addition to these programs, another organization provides outreach, a drop-in center, and supportive services to LGBTQ youth.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Recognizing that one of the best ways to reduce homelessness is to prevent it from occurring in the first place, the City of Detroit, in conjunction with the Detroit CoC and other City and State agencies, provides funding and logistical support to help LMI residents avoid becoming homeless upon discharge from public institutions or public assistance programs. This is accomplished through a variety of efforts, including the following:

Financial Assistance - Short-term leasing assistance and utility and/or rental arrears payments may be available. using Emergency Solutions Grant (ESG) funds for Rapid Re-Housing or Prevention assistance.

Preventing discharge into homelessness: The City of Detroit has worked with other relevant institutions in developing discharge policies to ensure those exiting jails, institutions of care, or the foster care system do not exit into homelessness. These efforts include:

Youth aging out of foster care: The Michigan Department of Human Services has implemented formal protocols to ensure that youth "aging out" of foster care are not discharged into homelessness, including if necessary, their discharge into McKinney-Vento funded programs.

Persons exiting a health care institution: Many people that are discharged from hospitals can return to their prior housing, which may include their own or a shared residence. Others who require continued medical care are discharged to nursing facilities or Adult Foster Care homes. When neither of these options is available, the CoC works with healthcare facilities to ensure that proper supportive housing is available for those being discharged to the community at large.

People exiting a mental health institution: Often, people being discharged from mental health institutions are discharged into transitional living programs, Adult Foster Care homes, or independent living situations. With lack of income presenting a significant barrier making it difficult for people with disabilities to access housing, the CoC and the Michigan Dept. of Community Health have implemented the Supplemental Security Income/Social Security Disability Income (SSI/SSDI) Outreach, Access and Recovery (SOAR) initiative. Under this initiative, providers have staff who are trained to help people gain the benefits for which they qualify in an expedited manner.

Persons exiting a prison: The Michigan Prisoner Reentry Initiative (MPRI) is the Department of Corrections' (MDOC) initiative to better prepare and support citizens following their release from prison. MDOC policy directives require that reentry plans must address housing upon release.

Expanding affordable housing opportunities: Detroit works to increase the availability of rental subsidies for low-income individuals and families and expand the use of housing choice vouchers for those at risk of homelessness. When these opportunities are unavailable case managers often attempt to negotiate with landlords to make rents affordable.

DRAFT

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

As a part of the Emergency Home Repair Program, HRD will continue to provide lead hazard control services to low-income residents. With the assistance of funding from HUD's Office of Healthy Homes and Lead Hazard Control, as well as CDBG entitlement funding, this program provides lead remediation to income eligible households receiving home rehabilitation or repair. The City's zero interest Home Repair Loan Program which is administered by the Detroit Local Initiatives Support Corporation (LISC) also includes federal CDBG and private loan capital that addresses lead based paint conditions.

The target population for lead abatement services is households with children under the age of six (6) years or where a pregnant woman resides. The eligible properties are single family structures and rental property containing no more than four (4) dwelling units. The grant will also identify and address, if possible, other existing health and safety issues through the Healthy Homes Rating System. This system rates hazards for their potential to harm residents and ensures those hazards are removed or minimized. The City expects to complete a total of 1,435 housing units through abatement or interim control over the next five years in all its programs.

The Detroit Department of Health also administers the Childhood Lead Poisoning Prevention Program (CLPPP). The program's goal is the prevention of childhood lead poisoning, case management of children with elevated blood levels and remediation of lead hazards in the home. To successfully accomplish their goals, CLPPP:

- Provides capillary testing to children younger than 6 years of age and provides coordinated, comprehensive nursing case management services in the child's home.
- Maintains a data and surveillance system to track trends and better coordinate services throughout the city.
- Distributes lead prevention education material and provides presentations to parents, health care professionals, and rental property owners.

The Detroit Lead Partnership meets on a monthly basis with multiple partners across the city and the Southeast Michigan region to work on a variety of lead prevention issues including, but not limited to, enforcement, service delivery, lead education, and lead-safe housing.

In 2016, the Detroit Water and Sewerage Department (DWSD) launched its part of the citywide Lead Safe Detroit program, establishing Lead Safe Standard Operating Procedures and an internal workgroup committed to helping reduce lead sources in drinking water. In 2018, DWSD began replacing lead service lines during water main replacement.

In 2019, HRD was awarded its 5th Lead Hazard Reduction Demonstration Grant from Office of Lead Hazard Control and Healthy Homes (OLHCHH) covering a 42-month period that began April 1, 2019 and ends

September 30, 2022 with the closeout period until December 31, 2022. The target accomplishment is to reduce lead hazards in approximately 200 housing units in which children under the age of 6 resides. In 2018, HRD was also awarded \$1.2M/annually for up to 5 years from the Michigan Department of Health and Human Services (MDHHS) to complete lead-based paint hazard remediation on an additional 30 units. In October 2019, HRD was also award \$9.7MM from HUD's OLHCHH to target lead hazard control activities in southwest Detroit. This program is expected to serve up to 455 units over 5 years (January 1, 2020 through December 31, 2024).

On January 1, 2010, The City of Detroit enacted legislation that included new requirements for rental property owners. Rental properties in the City of Detroit must have a Lead Clearance, certifying that properties are lead-safe before they can be rented out. This provision holds landlords responsible for lead hazard in their properties. That ordinance was updated in October 2017 to increase enforcement around the lead within the city that have higher rates of Elevated Blood Lead Levels (EBLLS).

In March 2018, HRD partnered with multiple agencies including the Detroit Land Bank Authority, Detroit Building Authority, Detroit Health Department and Building & Safety Engineering Environmental Department to form the first ever Detroit Lead Poisoning Prevention Task Force and create a formal strategy to address lead poisoning in the City of Detroit.

How are the actions listed above related to the extent of lead poisoning and hazards?

Based on American Community Survey (ACS) data (2013-2017) approximately 96 percent of Detroit's existing owner-occupied and 86 percent of renter-occupied housing stock was built 1979 or before with 60 percent and 49 percent respectively being built before 1950. With the predominance of these older housing units, particularly in lower income areas, lead based paint continues to be an issue contributing to learning disabilities and other significant health issues among children who live in these homes.

According to the Detroit Health Department, the number of children with elevated blood levels (EBLLs) in Detroit has decreased by about half since 2009. This decline is likely due in large part to the abatement efforts and outreach and education services like those described above, as well as the removal of lead contaminated homes through demolition. However, because lead poisoning remains a challenge among children under six in Detroit, the need for these programs remains critical to overall community health.

How are the actions listed above integrated into housing policies and procedures?

In 2010 the City of Detroit passed a Lead Clearance Ordinance. Owners of rental property built before 1978 in the City of Detroit must have a lead inspection and risk assessment performed to determine the presence of lead base paint hazards. If lead based paint hazards exist, the hazards must be reduced or controlled using interim controls and/or abatement prior to a tenant occupying the rental property.

Additionally, HRD incorporates lead testing into its housing rehabilitation and repair programs when children under age 6 reside in the home receiving assistance. Any necessary remediation or abatement services are then performed as part of the rehabilitation assistance being received.

The Detroit Health Department has developed a coalition of city and community partners to coordinate childhood lead prevention and removal efforts throughout the City. This coalition, called “Lead Safe Detroit”, provides health services and lead education, removes hazardous lead sources in homes, conducts school and home water testing, improves compliance of rental owners, and strengthens environmental standards for lead.

Members of the coalition include: The Detroit Health Department (DHD), Detroit Land Bank Authority (DLBA), Detroit Building Authority (DBA), Buildings Safety and Engineering Department (BSEED), Housing and Revitalization Department (HRD), Detroit Water and Sewerage Department (DWSD), Detroit Public Schools Community District (DPSCD), Great Lakes Water Authority (GLWA), Detroit Housing Commission (DHC), Clear Corps Detroit, and Wayne State University’s Green and Healthy Homes Initiative.

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SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Detroit's anti-poverty strategy focuses on moving residents out of poverty through access to affordable housing, increased levels of education, better access to transportation, increased job opportunities, and higher wage earnings for LMI residents.

Many individuals and families at poverty level face a significant housing cost burden in the Detroit area. A cost burden occurs whenever 30 percent or more of income is spent on housing. The most recent ACS data (2018) lists the median household income in Detroit at \$31,283, meaning an affordable rent would be about \$780. The current FMR rate for a 2-bedroom unit in Wayne County is \$977, almost \$200 per month higher. This creates a critical need for additional affordable units.

While the Detroit Housing Commission (DHC) can provide an estimated 3700 public housing units and another 6,000 Section 8 vouchers, there remains a need for other housing resources to address this gap. The City of Detroit uses CDBG and ESG funds to prevent homelessness and assist those that are already homeless with shelter and supportive services. HOME and CDBG funds are also used to construct affordable rental housing, assist with down payments to make homes affordable, and rehabilitate homes for low- and moderate-income persons in Detroit.

While the need for CDBG public services funding greatly exceeds Detroit's annual CDBG allotment, funding for educational, employment and transportation programs remains a top priority for the City. The City regularly allocates its full 15% allotment of CDBG funds for public service activities throughout the City of Detroit. These services include education and job training services and services for seniors (including better access to transportation). The City also allocates a portion of its annual CDBG funds to Economic Development projects aimed at creating or retaining businesses to provide increased employment opportunities for area residents.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

As a HUD entitlement grantee, Detroit enforces federal regulations that seek to generate economic opportunity and sustainable wages, such as Davis-Bacon wage requirements, Minority and Women-owned business requirements, and Section 3 of the National Affordable Housing Act. The Section 3 program requires that certain recipients of HUD financial assistance provide job training, employment, and contracting opportunities for local LMI residents in projects in their neighborhoods. Proper implementation and enforcement of these regulations provides for increased opportunity and higher wages to HUD assisted residents, thereby increasing their chances of moving out of poverty

Detroit uses a combination of its CDBG, HOME, ESG, and HOPWA funding, along with funding from the State of Michigan and local public and private sector funding, to provide a variety of affordable housing

programs. CDBG funding is used to rehabilitate existing homes while HOME is used to construct new housing or rehabilitate properties to develop affordable rental units. ESG is used to prevent homelessness and assist those that are already homeless with shelter and supportive services. HOPWA addresses housing problems faced by those struggling with an HIV/AIDS diagnosis.

Detroit also uses its available CDBG public service dollars to fund activities and programs designed to move people out of poverty through increased educational and employment opportunities and better access to transportation.

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SP-80 Monitoring – 91.230

Describe the standards and procedures that the grantee will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

All applicants, sub-recipients, for-profit and not-for-profit partners receiving funds through HUD's Community Planning and Development formula grant programs contained in this Plan are responsible for complying with all program regulations and other federal requirements. The objectives of the City's monitoring standards and procedures are to: 1) ensure uniformity and efficiency in the administration and delivery of CPD program projects and activities; 2) ensure full compliance with federal, State and local statutory and regulatory requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with HIV/AIDS (HOPWA) programs; 3) minimize and eliminate compliance issues; and, 4) build and strengthen the capacity through training and technical assistance of City partners.

The Housing & Revitalization Department (HRD) is the responsible agency for ensuring compliance with all regulatory and statutory requirements relative to Community Planning and Development awards for the City of Detroit. Subrecipient contracts and service-level agreements are executed with partner agencies to facilitate programmatic activities. The agreements detail assigned responsibilities and performance measures to establish accountability standards. A monitoring strategy is used to assess Subrecipient performance and program effectiveness. Also, more effective work standards and protocols were established to thwart and mitigate challenges that could impede successful program performance. To be more strategic in our efforts and maximize available resources, risk assessments are applied to draft monitoring plans. Risk analyses target attention to program activities and participants that represent the greatest risk and susceptibility to fraud, waste, and mismanagement. Once the level of risk is determined for each Subrecipient, the appropriate monitoring strategy is implemented.

HRD's monitoring plan involves a collaborative approach of programmatic and financial monitoring. HRD's program staff is responsible for monitoring the programmatic efforts of our Subrecipient's and service partners. Each project is assigned a dedicated program manager to complete an initial assessment of each contract award and facilitate programmatic monitoring of all Subrecipient activities as defined in the executed agreement. The City of Detroit's Office of Chief Financial Officer (OCFO) is assigned to conduct financial monitoring of covered activities. As the project advances, each organization is further evaluated for performance and effectiveness. This information is considered when determining future awards, as well. Below are more specific monitoring processes for HRD programs and activities.

COMMUNITY DEVELOPMENT BLOCK GRANT

Scheduled Program Monitoring: Once a sub-recipient has been identified for an on-site program monitoring, a monitoring date is established with the subgrantee (Subrecipient). A formal written letter is forwarded to the organization at least two (2) weeks prior to the scheduled visit (where possible), confirming the meeting date, purpose, as well as advising of specific documents, processes and areas subject to review. During this visit, staff will verify that the programs outlined in the contract scope are

being carried out as described in the agreement, as well as review documentation, conduct interviews with staff, and complete site inspections. The HRD staff conducting the program monitoring shall inform the Subrecipient of any program findings and/or concerns within thirty (30) days after the conclusion of the monitoring visit.

EMERGENCY SOLUTIONS GRANT

The Housing & Revitalization Department (HRD) is the City of Detroit department responsible for ensuring compliance with all regulatory and statutory requirements relative to ESG and CDBG Homeless Public Service funding. Therefore, it is incumbent upon the HRD staff to ensure Emergency Solutions Grant funds or those specifically delineated as match are spent on time and in compliance with all regulatory, statutory, and mandates outlined in the subrecipient agreements. Housing and Revitalization staff also ensure adherence to the Continuum of Care's written standards and City of Detroit Policies and Procedures.

HOME INVESTMENT PARTNERSHIP

The Program Administrator (PA) for the HOME Investor Compliance Monitoring implements required guidelines and procedures to monitor, review and perform scheduled on-site inspections of HOME-assisted rental housing to determine compliance with household housing costs, household income guidelines, and Section 8 Housing Quality Standards (HQS), and procedures to comply with post-rehabilitation lead-based paint activities for rental properties rehabilitated using HOME funds. The PA schedules a compliance monitoring, necessary to complete compliance monitoring requirements on all HOME-assisted units. The PA submits a HOME Compliance Monitoring schedule to HRD management for review and approval. Staff will conduct a site inspection of rental units for HQS compliance and compliance with HUD's Lead-Based Paint Regulations for projects rehabilitated using HOME funds. HRD staff reviews the HQS report and notify owners of compliance or non-compliance. Review all leases of HOME-assisted units to ensure leases are in compliance with the Affordable Housing Restriction document executed at loan closing.

HOPWA

The Detroit Health Department monitors the HOPWA contract and Southeastern Michigan Health Association (SEMHA) staff administer the HOPWA program and assures program quality management with fiscal and program monitoring. Staff complete and monitor all leases of HOPWA assisted units to ensure compliance, and conforms to the Housing Quality Standards (HQS) procedures for properties funded through HOPWA. Recertification occurs once per year on client's anniversary date, with staff monitoring households 3 times per year based on individualized housing plans.

The City's monitoring process involves an established system of continuous communication and evaluation that begins with negotiating individual contracts/agreements with selected subgrantees that include measurable performance standards and are consistent with and inclusive of all HUD guidelines and requirements. These include items such as: budgets, performance timelines, productivity measures,

financial records and audits, reporting, program income, uniform administrative requirements and program management standards, equal opportunity requirements, labor standards, causes of default/termination and reversion/disposition of assets.

Each year, HRD make site visits to monitor its partners and subgrantees to ensure uniformity and efficiency in the administration of the CDBG/HOME/ESG/HOPWA programs. On-site monitoring examines the subgrantees financial systems and controls, procurement, cost reasonableness of activities, program income, national objectives/income eligibility of participants, record retention, overall management systems, Section 3, MBE/WBE, project progress, as well as other cross-cutting federal regulations.

Results of monitoring reviews will be communicated in writing to the sub-recipient/agency and will include any non-compliance issues and corrective recommendations for achieving compliance, if warranted. If a problem persists, sanctions may be imposed appropriate to the scale of the problem. When deemed necessary, sub-recipients may be required to attend applicable HUD and/or HRD provided training as part of the corrective action process.

In addition, Local Initiative Support Corporation (LISC), expedites and coordinates the efforts of non-profits, private groups, and government in providing affordable housing through their administration of the Detroit Affordable Housing Leverage Fund (AHLF). As a CDBG subrecipient LISC is subject to the monitoring requirements outlined in 2 CFR 200.330-200.331 and therefore responsible for monitoring the agencies that are under subrecipient agreement with LISC. LISC has developed monitoring policies and procedures for monitoring non-profit intake centers and local community development financial institutions (CDFIs) that process and service the home repair loans. HRD staff will use these mechanisms and develop other coordinating mechanisms including periodic contact with various agencies involved in the process to ensure that the Monitoring Plan is implemented in a timely and efficient manner.

Minority Outreach Program – HRD's bid procedures model those procedures used by the City's Office of Contracting and Procurement for general City bids and promotes opportunities for Minority Business Enterprise (MBE)/Women Business Enterprise (WBE). HRD conducts forums and informational meetings to recruit and retain qualified contractors.

Comprehensive Planning Requirements – Extensive study, research and planning serve as the City's background related to strategic efforts to improve low-income and blighted areas of the City. As a part of the City's 2015-2019 Consolidated Plan submission, five Neighborhood Revitalization Strategy Areas (NRSAs) and three Slum/Blighted target areas were identified and approved by HUD. These designations were based on data from the Hardest Hit Program and an extensive community consultation process with the objective of transforming these areas to thriving, productive, high-quality-of-life neighborhoods. Resources directly from funding contained in this Plan are combined with other federal, state, and local funds to achieve these goals. Activities undertaken within these areas are monitored through in-house and project reviews to ensure long-term compliance with environmental standards, lead-based paint, acquisition/disposition and relocation, Section 504 and other Fair Housing standards including Affirmative

Marketing, Affirmatively Furthering Fair Housing. Efforts to educate all parties as to the significance of these federal rules and the ramifications of non-compliance continue to take place in these areas.

Fair Housing Issues

The City conducted a HUD required Assessment of Fair Housing in 2018 and established a set of fair housing goals and priorities to be implemented through 2024. The goals were outreach to increase awareness of fair housing laws; enforcement of housing and building codes; improve access to opportunity; and improve quantity and quality of affordable and accessible housing. The fair housing action plan will be monitored by HRD staff with support from the DHC, local and regional fair housing agencies, the City's Building Safety Engineering and Environmental Department, and Civil Rights, Inclusion & Opportunity Department (CRIO). The actions taken and the impact of the strategies will be documented and reported on the City's annual CAPER. HRD staff will include standards and procedures to address fair housing issues and goals in its monitoring policies and procedures.

NRSA Monitoring

The City plans to submit a renewal application for its Neighborhood Revitalization Strategy Area (NRSA) designation. The City must identify and document the results expected to be achieved by the NRSA strategy as well as leverage from non-federal sources received and used to support the NRSA. In compliance with NRSA requirements in HUD Notice CPD-16-16 issued September 2016, HRD staff will take the following steps:

First, measurable, and specific NRSA goals and objectives will be established to reach desired outcomes and track progress. Second, each Annual Action Plan shall identify the activities the City will fund to carry out the NRSA strategy and the targeted achievements expected for the program year. Third, HRD staff will enter at least semi-annually, activity data correctly into IDIS which will be reported in the PR84 report: the "CDBG Strategy Area, CDFI, and Local Target Area Report." Fourth, report actual outputs and outcomes and a narrative update on the NRSA progress in the CAPER including:

- continuing stakeholder involvement
- activities addressing identified housing and economic opportunities
- progress on achieving identified outcomes through reported accomplishments
- documentation that leveraged resources received and used for their intended purposes

HRD will provide training and reporting tools for the non-profit agencies and City department personnel involved in implementing the NRSA strategies.

Action Plan

AP-15 Expected Resources - 91.220(c) (1,2)

Introduction

The anticipated expected federal resources to carry out activities and projects during the program year are from the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Person with Aids Program (HOPWA) and Emergency Solutions Grant (ESG). The City of Detroit is not expected to receive any loan settlements from Section 108 loan guarantees or traditional program income. However, the city is expected to receive approximately 1,191,450 of revolving loan proceeds from the 0% interest loan home repair program. These proceeds will be invested back into the program. The 2020 Fiscal Year awards are shown below:

Program	2020 Award
CDBG	\$35,285,455
HOME	\$ 7,269,293
ESG	\$3,032,870
HOPWA	\$ 2,903,135
Total	\$48,490,753

Based on the above allocations, the City of Detroit is expected to receive a total of \$48,490,753 from all HUD entitlement grant sources for the Action Plan. All funds have been allocated to meet the housing, homeless, public service and community development needs and goals identified in the Consolidated Plan. The City of Detroit plans to use these resources for the following eligible activities:

Eligible CDBG activities include: Property Acquisition, Blight Removal and Demolition, Community Development, Economic Development, Public Service, Homeless Public Services, Public Facilities and Improvement, Owner-occupied Home Repair, Homebuyer Assistance, Rehabilitation of rental housing, Relocation, and staffing costs

Eligible HOME projects include: New construction and acquisition/rehabilitation of multifamily and single rental housing, new construction and acquisition/rehabilitation of homebuyer housing, homebuyer down

payment and closing costs assistance, and tenant based rental assistance.

Eligible HOPWA activities include: Permanent and transitional housing, supportive services, and information/referral services

Eligible ESG activities include: Rapid Re-housing, Transitional Housing, Financial Assistance, Overnight Shelter, Rental Assistance and Outreach, permanent housing

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Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	35,285,455	1,161,582	45,553,052	82,000,089	141,141,820	The CDBG funds will be used to benefit low-and-moderate income persons through various social and economic programs, assisting with housing needs and eliminating slums and blight in targeted areas. The funds will assist in restoring and restructuring distressed areas while improving population growth throughout the city. Also, funds may be designated to perform relocation activities. (Note: The program income is estimated based on 2019 program income received from the 0% interest loan home repair program. Also, the funds will not be used in the overall CDBG budget.)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	7,269,293	0.00	12,774,446	20,043,739	29,077,172	HOME funds will be used to provide affordable housing including multifamily, rental, new construction, rehabilitation, and homebuyer activities to families whose household income is at 80% of the Area Median Income or less. Assistance will be provided in the form of grants and/or loans to for-profit and non-profit developers as gap financing. HOME funds will be leveraged with private and public funding sources to support the development of single and multifamily units through Low Income Tax Credits, equity from Federal Historic Tax Credits, developer equity, and from other banks and lending programs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,903,135	0.00	2,356,138	5,259,273	11,612,540	The HOPWA program funds will be used to serve homeless and non-homeless persons who meet income guidelines and are infected/and or affected by HIV/AIDS through Tenant Based Rental Assistance (TBRA) and Community Residential Programs while providing information and supportive services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	3,032,870	0.00	2,083,540	5,116,410	12,131,480	ESG funds will provide a 1 to 1 match with the CDBG Program. Funds will be used for Emergency Shelters, Warming Centers, Homeless Prevention, Rapid Re-Housing and Street Outreach with the primary goal of eliminating homelessness

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Admin and Planning Rapid re-housing (rental assistance) Rental Assistance TBRA Transitional housing Other	26,137,973*	0	0	26,137,973	104,551,892	<p>The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly re-house homeless persons; promote access to and utilization of mainstream programs by homeless persons; and optimize self-sufficiency among individuals and families experiencing homelessness.</p> <p>* This amount reflects 2019 Tier 1 funding. Additional 2019 Tier 2 funding may be awarded.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Strategic Neighborhood Fund	Private-corporate	Public facility improvements, commercial development, affordable housing development	130,000,000	0	0	130,000,000	N/A	A group of seven area banks and major corporations has pledged a total of \$35 million to fund community improvements in the City's seven Strategic Neighborhood Fund areas. These funds will provide physical improvements to parks and streetscapes, commercial development, and affordable housing development through renovation of existing vacant units and new construction as needed.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Affordable Housing Leverage Fund	public - private	Affordable housing preservation and development	N/A	0	0	250,000,000	N/A	<p>The Affordable Housing Leverage Fund (AHLF) encourages the preservation of regulated and naturally occurring affordable housing throughout the City of Detroit and the development of new mixed-income and affordable housing in targeted multi-family housing areas. AHLF is expected to contribute to the goal of preserving 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing.</p> <p>AHLF will primarily invest in existing housing that is affordable to households at or below 60% of AMI and will seek to invest in homes that are available to households below 50% and 30% of AMI as well as permanent supportive housing.</p>

Table ## - Expected Resources

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied

Leveraged Resources

It is well recognized that the amount of federal grants received is inadequate to address the housing and community development needs of the City's low- and moderate-income households and communities. The City of Detroit has pursued a deliberate strategy of seeking out other public and private sector partnerships to leverage its federal funds with private capital and other government sources to expand the impact of its grant funded activities. The various initiatives described below are how the City achieves its housing and community development goals.

- **Historic Tax Credits**

The federal historic rehabilitation tax credit (HTC) program is an indirect federal subsidy to finance the rehabilitation of historic buildings with a 20 percent tax credit for qualified expenditures. Before enactment of tax reform legislation at the end of 2017, there was also a 10 percent non-historic rehabilitation tax credit for pre-1936 buildings. These Federal tax incentives are used to stimulate private investment in the rehabilitation and reuse of historic structures.

- **The Michigan Low-Income Housing Tax Credit Program (LIHTC)**

The Low-Income Housing Tax Credit Program is an investment vehicle created by the federal Tax Reform Act of 1986 to increase and preserve affordable rental housing. Administered by the Michigan State Housing Development Authority (MSHDA), this program permits investors in affordable rental housing to potentially claim a credit against their tax liability annually for a period of 10 years, bringing much needed private investment to affordable housing projects. The City provides funding for projects receiving low income housing tax credits from MSHDA. This consists of HOME assisted projects receiving 9% competitive tax credits and an allocation of 4% credits through the City's Affordable Housing Leverage Fund (AHLF) which is administered by the Detroit office of Local Initiatives Support Corporation (LISC). See below.

In FY 2018, two housing projects that received 9% competitive LIHTC allocations were Pablo Davis II (\$451,066) and The Sanctuary (\$800,000). Three additional projects in the City received increased credits for existing LIHTC projects, The Anchor at Mariners Inn (\$1,300,000); Benjamin O. Davis Veterans Village, (\$1,178,471), and La Joya Gardens (\$811,553).

- **Bank of America and Quicken Loans/Local Initiatives Support Corporation**

Bank of America (BoFA) provides private capital through Local Initiatives Support Corporation, a national community development financial intermediary (CDFI) with a local office in Detroit, for the City of Detroit's 0% Home Repair Loan program. These private funds are matched dollar for dollar with the City's CDBG funding to provide necessary 0% interest home repair loans to eligible LMI homeowners citywide. In 2019, BoFA provided \$1.5 million in funding to this effort and as of March 2020, has provided a total of

\$6,700,000 in private capital to date. In 2019, Quicken provided \$1 million to support lead-based repairs, loan capital and administrative costs for the 0% Home Repair Program. In addition, Bank of America provided a \$1 million operating grant to “Invest Detroit” to support its expansion of the Strategic Neighborhood Fund (SNF).

- **Strategic Neighborhood Fund (SNF)**

The Strategic Neighborhood Fund is a partnership between the City of Detroit, Invest Detroit, a local community development financial institution (CDFI), neighborhood residents, and philanthropic and corporate donors. The SNF was started with a \$35 million pledged from a group of seven area banks and major corporations to fund community improvements in the City’s seven Strategic Neighborhood Fund areas. SNF funds community-driven projects in four specific areas – park improvements, streetscape improvements, commercial corridor development, and affordable single-family home stabilization through renovation of existing vacant units and new construction as needed. Each project begins by soliciting input from residents with support and oversight from the City’s Planning and Development Department and the Department of Neighborhoods.

\$56 million in Philanthropic grants will be combined with \$59M in City funds and \$15M in State of Michigan funds for a total of \$130M. This funding commitment will attract an additional \$113M in equity and commercial debt for a grand total of \$243M in total investments to improving some of Detroit’s most impacted communities.¹⁷

- **The Preservation Housing Partnership**

The City of Detroit Housing & Revitalization Department (HRD) has partnered with six housing focused organizations to preserve and improve existing affordable housing throughout the City and prevent displacement of LMI residents due to gentrification and/or conversion of affordable units to market rate. Teaming up with organizations such as Cinnaire, Enterprise Community Partners, United Community Housing Coalition, Data Driven Detroit, Community Investment Corp., and others, this effort will focus on maintaining affordable units either through renewal of existing affordability commitments or through restructured financing mechanisms and will provide necessary renovations to ensure the availability of quality, long-term affordable units.

- **Affordable Housing Leverage Fund (AHLF)**

Affordable housing is central to the City’s inclusive growth strategy and plays a key role in the ability to retain existing residents, attract new residents, and create mixed-income communities. To address its affordable housing needs, the City’s Housing & Revitalization Department (HRD) partnered with Detroit LISC, the Michigan State Housing Development Authority (MSHDA), along with local financial institutions and foundations to create the Affordable Housing Leverage Fund (AHLF). The AHLF provide affordable housing developers and owners with streamlined access to financial products such as loans, grants, and

¹⁷ Strategic Neighborhood Fund. Retrieved September 23, 2020. <https://investdetroit.com/an-unprecedented-effort-to-strengthen-our-neighborhoods/>

guarantees that are specifically designed to address housing challenges in Detroit neighborhoods. AHLF encourages the preservation of regulated and naturally occurring affordable housing citywide and the development of new mixed-income and affordable housing in targeted multi-family housing areas. The City seeded the AHLF with \$50 million in CDBG, HOME, and general funds and intends to grow the fund with philanthropic and financial institutional support to \$250 million, which will unlock \$765 million in total investment. The AHLF is expected to preserve 10,000 units of existing affordable housing and the development of 2,000 units of new affordable housing.

AHLF primarily finances affordable multi-family rental housing; however, for-sale and single-family projects will be considered. AHLF will invest in housing that is affordable to households at or below 80% Area Median Income (with consideration of households up to 80% AMI for for-sale projects). Recognizing that housing cost burdens are a particularly acute challenge for Detroit residents at the lower end of the income spectrum, AHLF will seek to invest in a significant number of homes that are available to households below 50% and 30% of AMI as well as permanent supportive housing.

- **Choice Neighborhoods**

The City plans to apply for a HUD's Choice Neighborhoods Initiative (CNI) Implementation Grant due in December 2020. The Choice Neighborhoods program leverages significant public and private dollars to support locally driven strategies that address struggling neighborhoods with severely distressed public and/or HUD assisted housing through a comprehensive approach to neighborhood transformation. The proposed application involves the implementation of a comprehensive Transformation Plan in Greater Corktown to revitalize the neighborhood while preserving affordability and increasing access to opportunity for existing residents. Greater Corktown has a history of high vacancy and long-term disinvestment but has recently seen emerging development activity spurred by Ford Motor Company's investment in the former Michigan Central Station and surrounding area. Given this context, the City engaged in an in-depth neighborhood planning process, to ensure that the Transformation Plan reflects the needs and priorities of existing residents. The vision for the neighborhood involves creating high-quality affordable and mixed income housing options, including opportunities for homeownership across the income spectrum, as well as targeted investments in neighborhood and people to support long-term stabilization.

Matching Requirements

The Emergency Solutions Grant Program (ESG) requires a 100% match on each year's award amount. To aid in meeting this requirement, the City provides CDBG grants to homeless services organizations receiving ESG to fund a portion of the match requirement. The remaining ESG match requirement is met by the ESG recipients through in-kind contributions and other funding commitments.

The HOME program requires a 25% local match of funds that are expended on affordable housing. The matching requirement for HOME dollars may vary and is set annually by HUD based on criteria related to severe fiscal distress. Currently, the City of Detroit does not have a matching requirement for the HOME program and has not for several years. For FY 2019, the City of Detroit met the HUD criteria for severe

fiscal distress and was granted a 100% reduction in the match requirement. This match reduction applies to FY 2020 HOME funds as well and it is anticipated that the City will qualify for similar match reductions in future years due to recovery from severe fiscal distress.

The City of Detroit and non-profit community organizations also receive funding from other federal government agencies, the State of Michigan, philanthropic private foundations, and lending institutions as leveraging resources which may be used to assist in meeting the needs identified in this plan.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Detroit owns public libraries, community parks and recreation centers located within the City which may be used for public service activities funded under the various HUD programs.

The City of Detroit has a land bank authority that is responsible for returning the city's many blighted and vacant properties to productive and valuable use. The land bank maintains the City's publicly owned parcels and acquires additional foreclosed/abandoned property and vacant lots. The City then addresses these properties through demolition, rehabilitation, and disposition to help stabilize neighborhood decline. For eligible properties, the land bank authority utilizes a variety of sales programs to offer homes to residents, such as the Community Partner Program, Auctions, Own-It-Now, Rehabbed & Ready and the Residential Side Lot program. Additionally, the City has some select land parcels, owned by the City of Detroit, that will be sold for new housing construction projects.

Since 2015, several large philanthropic organizations, including The Bank of America Charitable Foundation, The Erb Family Foundation, and The Kresge Foundation have awarded over \$3.7 million in much needed funding to Detroit Future City (DFC) in support of its efforts to promote the advancement of land use and sustainability, and community and economic development, including its Working With Lots program. This program provides technical assistance and grants to community-based organizations working to sustainably repurpose vacant land in Detroit residential neighborhoods. Since 2016, DFC has awarded more than \$330,000 to community groups, faith-based institutions, non-profits, and businesses to install one of 38 lot designs to activate community spaces, address stormwater concerns, and create more attractive neighborhoods. Adaptive reuse projects through this program make use of DFC vacant land transformation designs published in the [DFC Field Guide to Working With Vacant Lots](#).

Discussion

See above.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Reduce homeless citizens in City of Detroit	2020	2021	Homeless	City-Wide	Homeless Prevention Rental Assistance Homeless Outreach Emergency Shelter and Transitional Housing Rapid Re-housing	CDBG: \$2,459,289 ESG: \$3,032,870	Tenant-based rental assistance / Rapid Rehousing: 3,750 Households Assisted Homeless Person Overnight Shelter: 2,375 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 310 Beds Homelessness Prevention: 2,250 Persons Assisted Homeless Outreach: 650 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Rehabilitation of Existing Housing Units	2020	2021	Affordable Housing rehabilitation of existing housing units	City-Wide NRSA	Rental Assistance Production of new housing units Rehabilitation of existing units Acquisition Rehabilitation of Existing Units Development of Permanent Supportive Housing	HOME: \$7,269,293 CDBG: \$1,000,000	Rental units constructed: 80 Household Housing units Homeowner Housing Rehabilitated: 400 Household Housing Units Rental Units rehabilitated: 320 Household Housing Unit Acquisition of existing units: 50 Household Housing Units Permanent Supportive Housing units constructed: TBD Household Housing Units
3	Homeownership Program	2020	2021	Affordable Housing	City-Wide NRSA	Down Payment Assistance	CDBG: \$1,260,000	Loans Provided: 150

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services Activities for Citizens of Detroit	2020	2021	Public Service Summer Youth Employment	City-Wide NRSA	Public Services Activities Job/Job Training	CDBG: \$2,833,528 CDBG: \$1,500,000 HRC/FEC: \$1,500,000	Public Service activities: 118,635 Person assisted 800 Youth assisted Other than Low/Moderate Income Housing Benefit: Persons Assisted
5	Econ Dev (Creation of Jobs/Small Businesses)	2020	2021	Non-Housing Community Development	NRSA Areas	Economic Development Jobs/Small Business	CDBG: \$1,500,000	Businesses assisted: 150 Businesses Assisted
6	Sustain Infrastructure and Public Improvements	2020	2021	Non-Housing Community Development	City-Wide	Public Improvement & Infrastructure	CDBG: \$1,500,000	Other: 900 residents of LMA served

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facilities and Improvements	2020	2021	Non-Housing Community Development	City-Wide	Public Facilities Public Facilities – Historic Preservation	CDBG: \$1,000,000 CDBG: \$1,322,699	Other: 3 Public Facilities 4,500 residents of LMA served 1,200 community benefit
8	Econ Dev (Commercial Rehab)	2020	2021	Non-Housing Community Development	City-Wide	Jobs/Small Business	CDBG: TBD	Businesses assisted: 3 Commercial Façade/Businesses Assisted
9	Blight removal and demolition	2020	2021	Demolition	City-Wide	Demolition Clearing Acquisition of Existing Units	CDBG: \$1,026,044	Buildings Demolished: 30 Structures (includes schools, commercial and residential properties)
10	Section 108 Repayment	2020	2021	Non-Housing Community Development	City-Wide	Economic Development	CDBG: \$5,964,748	Businesses assisted: 11 Businesses Assisted
11	Help those with special needs (non-homeless)	2020	2021	Non-Homeless Special Needs	City-Wide	Public Services Homeless Prevention	HOPWA: \$2,903,135	HIV/AIDS Housing Operations including Tenant-based rental assistance: 250 Household Housing Units
12	Other: Relocation	2020	2021	Non-Housing Community Development	City-Wide	Relocation of Displacement residents	CDBG: 0	TBD

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Other: Residential Historic Preservation	2020	2021	Housing Rehabilitation	City-Wide	Rehabilitation of Existing Units	CDBG: TBD	TBD
14	Other: Interim Assistance	2020	2021	Non-Housing Community Development	City-Wide	Emergency conditions threatening health and safety	CDBG: TBD	Number of individuals or households TBD Persons or Households Assisted

Table ## – Goals Summary

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Goal Descriptions

1	Goal Name	Reduce homeless citizens in City of Detroit
	Goal Description	Homeless outreach, Emergency shelter, transitional housing, and homeless prevention.
2	Goal Name	Rehabilitation of Existing Housing Units
	Goal Description	Affordable Housing units; rehabilitation of existing units Rental assistance, production of new units. Rehabilitation of existing units, rapid re-housing. Zero interest loan program
3	Goal Name	Homeownership Program
	Goal Description	Down Payment Assistance
4	Goal Name	Public Services Activities for Citizens of Detroit
	Goal Description	Public services activities to benefit Citizens of City of Detroit.
5	Goal Name	Econ Dev (Creation of Jobs/Small Businesses)
	Goal Description	Small business help and creation of jobs.
6	Goal Name	Sustain Infrastructure and Public Improvements
	Goal Description	Public Improvement & Infrastructure
7	Goal Name	Public Facilities and Improvements
	Goal Description	Public facilities and improvements for citizens of the City of Detroit.
8	Goal Name	Econ Dev (Commercial Rehab)
	Goal Description	Facade treatment/ business building rehabilitation
9	Goal Name	Blight removal and demolition

	Goal Description	Blight removal within the City of Detroit. Demolition of abandoned and dangerous structures. CDBG funding will focus on commercial structures and residential structures.
10	Goal Name	Section 108 Repayment
	Goal Description	Repayment of Section 108 loans on development Projects
11	Goal Name	Help those with special needs (non-homeless)
	Goal Description	Help those with special needs
12	Goal Name	Relocation
	Goal Description	Relocation of displaced residents
13	Goal Name	Residential Historic Preservation
	Goal Description	Rehabilitation of Existing Units
14	Goal Name	Provide interim assistance to address emergency conditions
	Goal Description	The City will provide funding for interim assistance to address emergency conditions that threaten public health and safety or to stop physical deterioration when immediate action is necessary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Affordable housing services are provided to extremely low-income, low-income, and moderate-income families living in the City of Detroit, with priority given to strategic areas identified by Detroit Future City and Investment Strategy initiatives. These initiatives draw on market information and physical conditions analysis embedded in Detroit Future City's Framework Zones to help guide investment of limited resources and identify areas with the greatest potential for sustainability and reinvestment.

HRD's overall housing objectives include lead hazard reduction, home repair, new housing units, and rental. Under the HOME Investor Loan program, we anticipate 160 rental units will be developed.

In addition to HOME program listed above HRD will continue to utilize approximately \$2.1 million of reprogrammed CDBG funds and program income from the Neighborhood Stabilization Programs 1 and 3 to develop 65 rental units.

In addition to HRD's initiatives the DHC is committed to providing quality, affordable housing for low and moderate-income persons. DHC will issue about 6,000 Housing Choice Vouchers under the Section 8 Program over the next 5 years and make available approximately 3,600 housing units for families and the elderly.

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AP-35 Projects – 91.220(d)

Introduction

The activities described in the 2020 Action Plan, reflect the City’s highest priorities and goals. Blight Removal and Demolition, Housing Development, Public Facility Rehabilitation, Public Services and Non-Housing Special Needs are critical community needs that will be addressed by investing HUD funds wisely and strategically. The plan is a culmination of data analysis, prioritization of resources, collaboration between the Mayor and City Council, and partnerships with community groups and other stakeholders to revitalize Detroit neighborhoods.

Over seventy percent of HUD funds are targeted in geographic locations that aligns with other investments, taking advantage of community assets and advancing the restoration of distressed communities. It is a strategy born of necessity. In Detroit, the demand for services far exceeds available funding levels, and almost all Census tracts in Detroit are over 51 percent low to moderate income. Accordingly, the Action Plan and Public Housing Assistance used geographic targeting to be more strategic in making investments that will benefit low and moderate income people throughout the City.

Projects

#	Project Name
1	ADMINISTRATION AND PLANNING (ADM/PLN)
2	BLIGHT REMOVAL AND DEMOLITION (DEMO)
3	ECONOMIC DEVELOPMENT (ED)
4	HOUSING REHABILITATION HOME REPAIR (HR) & LEAD REMEDIATION
5	PUBLIC FACILITY REHABILITATION AND IMPROVEMENT (PFR)
6	HOUSING PRE-DEVELOPMENT COSTS
7	HOMELESS PUBLIC SERVICE (HPS)
8	PUBLIC SERVICE (PS)
9	SECTION 108 LOANS (REPAY)
10	RESIDENTIAL HISTORIC PRESERVATION
11	RELOCATION
12	HOMEOWNERSHIP ASSISTANCE

#	Project Name
13	HOME Assisted Housing (HOME)
14	ESG20 Detroit (2020)
15	HOPWA Administration. HOPWA grant administration activities

Table ## - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs:

Analysis of consultations, plans, studies, and surveys were used to establish priorities. These priorities were also based on projects submitted during the City's CDBG proposal process, department recommendations, on-going and new development activities in the City, as well as priorities developed and considered during the review process. In addition, other Consolidated Plan programs (HOME, ESG and HOPWA) prioritized investment based on a combination of needs, development activities, and the ability to carry out projects. For fiscal year 2020-21, priorities are listed below:

* Housing Rehabilitation

- 0% interest loan program
- Conventional Home Repair

* Public Service

- Education
- Seniors
- Health
- Public Safety
- Recreation

* Homeless Public Service

- Street Outreach
- Emergency Shelter Services

- Rapid Re-housing
- Homelessness Prevention

* Demolition

* Public Facility Rehabilitation

* Economic Development

* Section 108

* Administration/Planning

* Residential Historic Preservation

* Homeownership Assistance

* Relocation

(A complete list of the City's priorities are indicated in 2020-24 Consolidated Plan, SP-25 Priority Needs)

As discussed in the 2020-2024 Consolidated Plan, lack of resources is a primary obstacle to meeting underserved needs in the City of Detroit. The City has used federal grants to address the obstacle of decreasing resources and will continue seeking grant funds to meet underserved needs. The City has also committed its grant funds to areas with active, effective community organizations and community development corporations in the belief that local community efforts will increase the effectiveness of City activities in improving neighborhoods.

In addition, there were other challenges addressing underserved needs due to the declining population, vacant and abandoned structures and the increase costs of providing services to the city's residents.

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Affordable Housing

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Detroit is applying to HUD for the renewal of five areas as Neighborhood Revitalization Strategy Areas (NRSAs) to focus its investment on neighborhoods that meet the NRSA criteria. The NRSA Plan is designed to use Community Development Block Grant funds in new ways. The plan includes strategies intended to build market confidence in Detroit neighborhoods by stabilizing housing stock, increasing home values, growing small businesses, preparing our youth for future employment, and building wealth for Detroit families. The following is a description of the five NRSAs within the City of Detroit:

NRSA 1

Located on the City's Southeast side. While there is an increase in near-term and long-term investment, NRSA 1 shares a 75 percent LMI rate. NRSA1 is home to the FCA Mack Engine Plant, the Marina District and NRSA1 makes up three (3) SNF neighborhoods, which include the Jefferson Chalmer neighborhood, East Warren/Cadieux, and Islandview/Greater Villages neighborhoods. In addition, two (2) Housing Resource Centers are currently working within the NRSA 1 boundaries. The boundaries are: Mt. Elliott, McNichols, Cadieux, and Gratiot Ave.

NRSA 2

Located on the City's Northeast side. This NRSA includes the Jane Lasky Park and Recreation Center, Regent Park, and the Osborne Neighborhood. This NRSA includes two expanded SNF neighborhoods, which include the Gratiot/7-Mile SNF neighborhood and the Campau/Banglatown neighborhood. The City intends to invest in the following near-term projects over the next 3-5 years, including but not limited to: housing rehabilitation and small businesses. The boundaries are: 8 Mile Road, Moross, Edsel Ford Freeway, I-75 Freeway, and Caniff St.

NRSA 3

Located in Southwest Detroit. NRSA 3 contains several historic neighborhoods such as Virginia Park, and the southern portion of the Boston Edison neighborhood. In addition, the area includes the Springwell neighborhood and Mexicantown. The Southwest Vernor SNF is also nestled within this NRSA. Substantial investment, both long-term and near-term include park renovations to Clark Park, multi-family construction, streetscape improvements and demolition. Additionally, two (2) Housing Resource Centers are currently located within the NRSA 3 boundaries. The boundaries are: Jefferson Ave., Springwells St., Elmhurst and Woodward Ave.

NRSA 4

Located in the southeastern part of Detroit. This area includes the Warrendale/Cody Rouge SNF neighborhood and is close in proximity to the Rouge Park. The City intends to leverage both private and public funds into greenway projects that will connect neighborhoods to the Rouge Park. The boundaries are: Jeffries Freeway, Trinity St., Ford Road and Hubbell St.

NRSA 5

Located on the City's Northwest side. NRSA 5 makes up a 72 percent LMI rate and includes the Northwest Grand River SNF neighborhood, the Livernois – McNichols neighborhood and the historic Grandmont-Rosedale neighborhood. Population numbers for the Northwest Detroit area have declined – however, rates of loss are slowing down. Between 2010 – 2014, Northwest Detroit showed a population rate decrease of over 1.6 percent; however, projections show a rate of .90 percent predicted for 2016-2021. The City's near-term investment plans for this area includes adaptive reuse, historic preservation, streetscape & mobility improvement, and commercial corridor revitalization. The boundaries are: 8 Mile Road, Livernois Ave, I-96 Freeway and the east near Livernois Ave.

Slum and Blight Area

There are three (3) slum and blighted areas that meets HUD criteria.

Area 1 - Located on the west side of Detroit. Cody Rouge and Warrendale - Bounded by Rouge Park, Fullerton/I-96 to the North, Southfield Freeway(incl. east of Southfield freeway at Tireman), and the City boundaries to the South.

Area 2- Located on the southwest side of Detroit. Delray - Bounded by I-75 North, E. Grand Blvd, Jefferson, and Rouge River.

Area 3- Located on the east side of Detroit. Conant-Davison - Bounded by Davison and McNichols to the North, Mt Elliot, and City boundary with Hamtramck/Highland Park to the South and West.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide	79
Slum and Blight Areas	3
NRSA's	18

Table ## - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The majority of Detroit's targeted investments will benefit low and moderate income people or low and moderate income areas. City-wide targeting takes into account that 83 percent of the City's block groups have 51 percent or more low and moderate income residents. Renewal of the NRSAs are in process. Benefits include:

- **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208 (a)(1)(vii) and (d)(5)(i));
- **Aggregation of Housing Units:** Housing units can be considered to be part of a single structure for the purposes of applying the low-and moderate- income national objective criteria. As long as 51% or more of all the assisted units provide a LMI benefit, all units are considered as meeting a national objective; therefore, allowing assistance to housing occupied by non-LMI households. All eligible housing assistance such as home repair, new construction through a CBDO and home purchase assistance are allowed. (24 CFR 570.208(a)(3) and (d)(5)(ii));
- **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, may be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209 (b) (2)(v)(L) and (M)); and
- **Public Service Cap Exemption:** Public services carried out in the NRSA by a Community Based Development Organization (CBDO) are exempt from the 15% public service cap allowing more services in the NRSA and better leveraging of public service funding. (24 CFR 570.204(b)(2)(ii)).

Major NRSA projects include the following:

- **Youth Employment:** This year the City will invest CDBG funds totaling \$1.5 million for Summer Jobs training program for Detroit youth. The program will provide job training, skill building, and employment opportunities for "at risk" and low-income youth to help them gain valuable workplace experience. Funds will be leveraged with a corporate match.
- **Zero Interest Loan Program:** Grant funds of 2.5 million will be leveraged with other sources of funds to create greater impact & leveraging. In addition to loan funds available City-wide, CDBG funds is available for housing rehabilitation loans in NRSA's
- **Motor City Match/Restore program** is vital to Detroit small businesses with funds over 1.5 million. The program assists businesses with technical assistance, improving facade

exteriors/landscaping. It's increased economic opportunities with job growth within the city and NRSA's

The City of Detroit launched Investment Strategy Initiatives designed to revitalize declining areas within the City. Three areas meet the CDBG slum and blight "area basis" description. These areas met the following requirements:

1. The definition of a slum, blighted, deteriorating or deteriorated area under state or local law or ordinance. The area met one or both conditions of "a" or "b" below:

- a) At least 25% of the properties in the area experience one or more of the following conditions: physical deterioration of buildings or improvements; abandonment of properties; chronic high occupancy turnover rates or chronic high vacancy rates in commercial/industrial buildings; significant declines in property values or abnormally low property values relative to other areas in the community; known or suspected environmental contamination, b) The public improvements in the area are in a general state of deterioration

Discussion

Target area activities will primarily benefit low/moderate income citizens or areas within the city where at least 51 percent or more Detroit residents are low/moderate income. This year at least 82 percent of investments will benefit low and moderate income citizens or low and moderate income areas within the City (exceeding the minimum threshold for the primary objective [1]).

Geographic allocations will be targeted using a plan based on the Detroit Future Cities strategic plan, NRSA plan, and Slum and Blight designations. 83 percent of Detroit block groups have 51 percent or more low/moderate income residents. Accordingly, resources available in this Action Plan, DHC, Affordable Housing Leverage Fund(AHLF), and Strategic Neighborhood Fund(SNF) were geographically targeted to benefit as many low and moderate income residents as possible. HOME projects also target low and moderate income residents and targets specific geographic areas according to the HOME Notice of Funding Availability (NOFA). The HOME NOFA is scheduled for completion later this year.

City-wide activities provide services to the entire City, overlapping NRSA and Slum and Blight areas. City-wide allocations include CDBG and ESG organizations providing shelter, outreach, and services for the homeless and those at risk for homelessness. In addition, many housing programs such as HOPWA and CDBG (housing rehabilitation activities) are available city-wide. See Maps for NRSA and Slum & Blight areas.

AP-55 Affordable Housing – 91.220(g)

Introduction

Providing decent, safe, and affordable housing is a critical step to revitalizing many of Detroit's neighborhoods. It is also an important anti-poverty strategy. The City is committed to ensuring that existing housing is in good condition and new housing is built in areas targeted for growth, and that a path to housing is available for individuals and families who are homeless or at risk of homelessness, or are low to moderate income. By doing so, the City can help keep at-risk populations from becoming homeless and prevent housing costs from becoming an overwhelming burden to low and moderate income households.

The City uses a combination of Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds to assist the most vulnerable populations in our community including homeless and low/moderate income housing needs. CDBG and ESG funds help prevent homelessness and assist those that are already homeless with shelter and supportive services. HOPWA funding addresses affordable housing needs faced by those struggling with an HIV/AIDS diagnosis. HOME, CDBG and 108 Loan funds are used to build rental housing, help with down payments and rehabilitate homes for low and moderate income persons/families in Detroit. HOME funds will be used primarily for Rental Housing projects. The City may use a portion of HOME funds to assist with tenant-based rental assistance to combat the growing dislocation problem.

HRD, in partnership with community partners and local Community Development Financial Institutions (CDFI), funds the Zero Percent Interest Home Repair Loan Program with CDBG funds, providing loans up to \$25,000 to assist Detroit homeowners with Home Repairs. HRD also funds its Senior Emergency Home Repair Program with CDBG and, in some instances, with General Funds. These funds are used to serve low-to-moderate income seniors who own their home with emergency rehabilitation needs such as roofs, furnaces and hot water heaters. In addition, the City of Detroit funds a Lead Hazard Reduction Program serving low-to-moderate income households with children under the age of 6. This includes funding from HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH) as well as CDBG funds. The City of Detroit was awarded \$4.1 million from the HUD's OLHCHH in January of 2019. Implementation of the program began July of 2019. These funds will address lead-based paint hazards in up to 200 single-family owner-occupied & rental-occupied units, and the program is offered city-wide for over 3.5 years. In 2018, the City also received an additional \$1.2 million annually for up to 5 years serving up to 30 units annually with lead-based paint hazard reduction in the City's top five zip codes with children with elevated blood lead levels (EBLL). This program is funded through the Michigan Department of Health and Human Services (MDHHS) through the Medicaid Children's Health Insurance Program (CHIP). In October 2019,

the City of Detroit was awarded \$9.7 million from HUD’s OLHCHH High Impact Neighborhood Grant to target 4 contiguous census tracts in Southwest Detroit (48209 zip code) and eliminate lead-based paint hazards in single family and multi-family units both owner-occupied and tenant occupied. The City is expected to serve up to 455 units over the next 5 years.

In 2020-2021 the City will continue to refine the process used to select housing rehabilitation and new construction projects (for example in geographically targeted areas of the City). HRD will continue to utilize the Targeted Multifamily Housing Areas Map to assist in making 2020-2021 HOME NOFA investment decisions. The City will seek to significantly leverage HOME, CDBG and other local funds with a clear, consistent, and updatable procedure including investing in stable communities where other services are provided.

Goals for investing in rehabilitated and newly constructed housing in 2020-2021 include:

- Promoting and supporting sustainable, safe, and healthy homes and neighborhoods in the City of Detroit through housing rehabilitation and lead hazard control services
- Reducing distressed housing conditions and supporting blight reduction in neighborhoods
- Establishing formal criteria that can be used to make informed geographically targeted investment decisions

Other long term plans are underway to select the most appropriate grant subrecipients for target area work. Matching subrecipient strengths with priority rehabilitation and strategic goals may soon increase housing output.

One Year Goals for the Number of Households to be Supported	
Homeless	3,750
Non-Homeless	1,000
Special-Needs	250
Total	5,000

Table 33 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	4,000
The Production of New Units	100
Rehab of Existing Units	850
Acquisition of Existing Units	50
Total	5,000

Table ## - One Year Goals for Affordable Housing by Support Type

Discussion

1. HOME: In the 2020-2021 HOME Notice of Funding Availability (NOFA), funds will be targeted to strategic areas in the City. In addition to targeting, discussed in the Geographic Distribution section above, HOME funds will also be prioritized for projects in areas with lower vacancy, market strength or areas located near local employment districts or transit. New construction will be limited to areas where there is clear demand and long term housing viability. Under the HOME Investor Rental Program HRD expects to rehabilitate 500 units and build another 100 rental units for low/moderate income individuals.

2. CDBG Rehabilitation: HRD's 2020-2021 Housing Rehabilitation Program will focus on the following:

- Eliminating lead-based paint hazards
- Repairing deteriorated building components affecting occupant's health and safety
- Reducing home energy losses

Detroit is making progress against residential blight by repairing homes in both "NRSA" and "Slum and Blight" designated areas. In 2020-2021 the City of Detroit's Senior Emergency Home Repair Program, currently administered by HRD, continues to assist low- and moderate-income senior residents with emergency home repair grants. In addition to using CDBG funds, the City will leverage private capital investment to increase home repair dollars to residents of the City of Detroit through the Zero Percent Interest Home Repair Loan Program. The following details how each method will serve low- and moderate-income homeowners:

- Senior Emergency Home Repair Grant – These CDBG funds, in addition to General Funds, when available, are targeted to low- and moderate-income Senior Detroit homeowners. The grant is used to provide emergency replacement and repair of roofs, furnaces, porches, plumbing, and electrical concerns affecting the immediate health and safety of occupants. An estimated 150 homeowners will be assisted with an approximate expenditure of \$15,000 per home.
- Zero Percent Interest Home Repair Loan Program - These privately leveraged CDBG funds will provide zero percent interest home repair loans and credit enhancements, to low- and moderate-income homeowners. In addition, those areas designated NRSA areas and Slum and Blight areas will allow residents who are above 80 percent of area median income to participate in the program. An estimated 50 homes will be assisted with an average CDBG expenditures of \$12,500, with a match of leveraged private capital, per home.

These improvements will be made in areas with market viability, density, and future housing demand.

3. CDBG Direct Homeownership Assistance Program: Under this pilot program, 54 low-to-moderate income persons in four neighborhoods will be helped with down payment and closing costs assistance,

also rehabilitation of 25 units of low and moderate income rental units.

4. Lead Hazard Reduction Program Grant: HRD was awarded \$4.1 million in LHR funds in January 2019. Program period of performance began April 1, 2019 and continues through September 30, 2022 (42 Months). 200 units are expected to be served over the three-and-a-half-year period. HRD was awarded \$9.7MM in October 2019. Program period of performance began January 2020 through December 31, 2024 (60 Months). 455 units are expected to be served over the five-year period. HRD was awarded \$1.2 million annually for up to five years from MDHHS CHIP Program, serving up to 30 units annually. CDBG funds are used to match the HUD OLCHH funding as well as provide emergency repairs as needed to ensure the long-term integrity of the lead repairs.

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AP-60 Public Housing – 91.220(h)

Introduction

The basic need of public housing residents is for decent, safe, affordable housing. To meet this need, the Detroit Housing Commission (DHC) does the following:

- Owns and operates 13 family and elderly public housing developments totaling approximately 3,500 units
- Completed development activities for Four (4) federally funded HOPE VI revitalization projects (Woodbridge Estates, Cornerstone Estates, The Villages at Parkside (off-site component Emerald Springs) and Gardenvue Estates that provide rental and homeowner opportunities
- Administers approximately 6,000 Housing Choice Vouchers under the Assisted Housing Program
- Encourages homeownership and self-sufficiency through a number of different programs

Actions planned during the next year to address the needs to public housing

The Detroit Housing Commission's (DHC) planned efforts to comprehensively and effectively address the needs of public housing will be executed in the following manner:

- DHC has created a comprehensive Capital Improvement Plan that addresses the needs of our properties based on the guidance received from Physical Needs Assessments, input from DHC staff and input from DHC residents. The Plan is created and executed in accordance with HUD guidance and regulations. DHC has effectively expended and administered CFP funds received to improve and preserve DHC properties. DHC will continue to develop and implement the Capital Improvement Plan to improve the quality of life for DHC's residents
- The Detroit Housing Commission has successfully been awarded an Emergency Safety and Security Grants in the past and will continue to see new opportunities to increase revenues or decrease expenses to improve our operations and our ability to serve the community in need of affordable housing
- DHC will create and follow a new Five Year Action Plan with an emphasis on ADA compliance, energy efficiency upgrades, vacancy reduction and the overall improvement of the physical condition of DHC's ACC inventory
- DHC will explore opportunities to collaborate with governmental agencies, non-profit community organizations, and developer partners to further the development & preservation of affordable housing in the City of Detroit
- DHC will continue to pursue the disposal and/or demolition of blighted properties in its inventory
- DHC will identify sources of financing to leverage its ability to increase affordable housing with the goal of increasing the total Annual Contributions Contract (ACC) Inventory to reach the PHA limits set in The Faircloth Amendment
- DHC has and will continue to form partnerships with developers to provide Project Based

Vouchers (PBV) rental assistance to further affordable housing in the City

- DHC will look to leverage our Public Housing properties to further affordable housing and increase our ability to serve current and future residents. These actions may include partnering with entities to develop or provide services at properties such as at Gardenview Estates or Parkside or seeking tax-credits to aid in our redevelopment efforts
- DHC will consider converting some or all public housing properties to voucher assisted housing through the RAD program as approved and as determined to be beneficial to DHC and their residents
- DHC will seek out self-development as well as new development opportunities to assist with affordable housing initiatives
- DHC, with HUD national staff, has opened and will be expanding the Envision Center to promote family self-sufficiency.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The ongoing participation of the Resident Advisory Board as well as DHC's Resident Councils that cover 11 of 16 Communities is of the utmost importance as means of information sharing and provides the PHA and its residents with a forum to communicate, collaborate and participate in the Agency's Annual Plan process.

In compliance with Section 511 of the United States Housing Act and regulations in 24 CFR part 903, the DHC has an established Resident Advisory Board (RAB) that is an integral part of the PHA Annual Plan process. The DHC's RAB membership is comprised of resident members of all communities that are assisted by the PHA. The role of the RAB is to assist the PHA in developing the PHA Plan and in making any significant amendment or modification to the Plan which include but is not limited to Capital Improvement plans, Development plans, and policy or process changes to both the Low Income Public Housing and Housing Choice Voucher programs.

DHC presented its annual plan to the RAB board on February 6, 2020 and made the Plan available for comment on February 14, 2020. DHC had encouraged the public to comment on the draft throughout the 45-day comment period. Pursuant to the authority provided under the Coronavirus Aid, Relief and Economic Security (CARES) Act (Public Law 116-136), HUD waived the regulatory requirement under the Public Housing Program for a Public Hearing for the Annual PHA Plan applicable to FY 2020. In lieu of that process, all Active DHC PHA families received notification of any significant changes applicable to the PHA Plan.

The Detroit Housing Commission has partnered with several HUD certified non-profit organizations to assist in the preparation of residents to become Home Ownership ready. These programs and services include but are not limited to credit counseling, basic home maintenance, financial assistance and education. Additionally, the Detroit Housing Commission offers the Housing Choice Voucher

Homeownership Program exclusive to DHC voucher participants to address the needs of the public housing residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Detroit Housing Commission is designated as a standard performer in Public Housing and a high performer in Housing Choice Vouchers. DHC will continue to move toward the goal of achieving High-Performer status.

Discussion

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AP-65 Homeless & Other Special Needs Activities – 91.220(i)

Introduction

The City of Detroit addresses the needs of its most vulnerable citizens by working with local partners to fund and/or implement CDBG, ESG, and other activities to prevent homelessness, provide shelter, and supportive services. Homelessness funding is also used to support the Coordinated Access Model (CAM) and the Homeless Management Information System (HMIS). The CAM system is Detroit's implementation of coordinated entry system, used to assess those experiencing homelessness and match them to resources. HMIS is the database which allows the CoC lead agency, the Homeless Action Network of Detroit, to track program and system performance.

Several initiatives were created or strengthened over the course of the last year to help solve the most urgent needs of those experiencing homelessness and still help as many individuals and families as possible including: the full transition of the CAM system from a call center to site based "access point" model in 2018, which included the system-wide expansion of a homelessness diversion program to help avoid shelter entry and the completion of and implementation of policies and procedures for Rapid Rehousing, with all other components in-process, the use of the chronic by-name list for those experiencing chronic homelessness. In addition, starting in 2021 all non-court based prevention service referrals will flow through the CAM to allow for prevention services to fully be integrated into the homeless system.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Detroit is an active participant in an annual unsheltered Point in Time Count to assess progress toward ending homelessness. During the course of the last several years, we have seen a significant reduction in the overall number. However, due to severe weather conditions related to the polar vortex at the time of the 2019 PIT count we believe the 43% reduction in unsheltered homelessness is inaccurate. As an unsheltered count was not conducted in 2020, it is unclear how much change has occurred in the last year. However, our priorities remain the same. Specific to the unsheltered populations, the provider network is focused on:

2. Ensuring the safety of residents who are unsheltered during dangerous weather conditions through the funding of street outreach and seasonal warming centers.
3. Coordinating access to permanent housing for those sleeping rough as a high priority population.

During the 2020-2021 year, Detroit will continue to implement the coordinated assessment process that

has been in place since early 2014. This coordinated assessment process reaches out to and assesses persons experiencing homelessness, and is required per the HEARTH Act. Locally, this system is referred to as the Coordinated Assessment Model (CAM). The intent of CAM is to provide a streamlined process by which people who are homeless or at-risk of homelessness are assessed for the most appropriate intervention to meet their needs, and to be able to access those resources.

Through the CAM, households experiencing homelessness, who are either residing in shelters or are unsheltered, receive an assessment using our community's common assessment tool--the Service Prioritization Decision Assistance Tool (SPDAT). The SPDAT assigns a numeric value to help determine what type of intervention a household is best suited for: either that the person will be able to end his/her homelessness on their own; shorter-term assistance such as Rapid Re-Housing (RRH); or longer-term, more intensive assistance such as permanent supportive housing. These assessments are completed at CAM access points or through the phone line during COVID-19. Once the assessment has been made, the household will be referred to a service provider to provide the assistance.

The creation of a chronic by-name list has ensured outreach providers are focused on completing assessments on persons who are unsheltered. These street outreach teams canvass the streets and strategically target locations where persons are known to be. In addition to outreach and engagement, these teams "navigate" the unsheltered to supportive housing by helping them compile the necessary documents to qualify for, and be matched to supportive housing.

In 2021 the City of Detroit plans to fund an Outreach Coordinator entity to work with both federally and private funded outreach providers. This level of collaboration begun in 2020 as a result of COVID-19 and has allowed outreach efforts to provide a more coordinated response that assist both the clients and the providers. In the 2018-2019 program year, 238 households were housed in supportive housing. 87% of those housed were chronically homeless, and many of that group were unsheltered who had been supported in obtaining housing by outreach teams, including those funded by the City of Detroit. Our community is hopeful that continuing to target those most in need will result in an overall reduction in chronic homelessness

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing emergency shelter needs

In the 2020-2021 year, Detroit will address the emergency housing needs of homeless persons in the following ways:

- Improving services to those in shelter. The City of Detroit published its Shelter Policies and Procedures as well as a training series designed to ensure standardization across programs and help shelter staff assist residents to obtain permanent housing.
- Operating a COVID-19 Isolation shelter so that households experiencing homelessness who are

COVID-19 likely or positive have a safe place to stay until they have recovered and are no longer contagious. This initiative is in partnership between the City of Detroit's Housing and Revitalization Department and the Detroit Health Department. Ensuring access to emergency shelter: There are approximately 21 different emergency shelter providers. Some of these shelters are specifically targeted to youth, veterans, or victims of domestic violence. These projects are expected to continue operations in 2020-2021

- Warming Centers: During the winter additional seasonal emergency shelter programs opened to provide shelter space for persons during the cold weather months. It is estimated there will be four Warming Centers operating during the winter of 2020-2021
- The City of Detroit will continue to support a highly successful shelter diversion program. This program, coordinated through the shelter access points, identifies persons seeking emergency shelter who could be diverted to an alternative housing setting with mediation support. In 2019, a total of **2,201 households were diverted including:**

14% of total Single Adults presenting at Access Points

20% of Unaccompanied Youth presenting at Access Points

75% of adult families presenting at Access Points

72% of Parenting Youth presenting at Access Points

- In 2020-2021, The City will continue placing greater emphasis on housing outcomes for shelter providers through a revised RFP process which integrates performance metrics into scoring.

Addressing transitional housing needs

The Continuum of Care has reduced its inventory of transitional housing through strategic reallocations. In 2020-2021, the focus will be providing high quality transitional housing for individuals and families who express a desire to live in these settings and keeping side doors closed to entry to ensure referrals come through the coordinated entry system

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were

recently homeless from becoming homeless again

Chronically Homeless Individuals and Families - Permanent Supportive Housing (PSH) provides a permanent rental subsidy and wrap-around services for persons who have significant barriers to housing. The Detroit CoC currently has focused its recent efforts around ensuring that supportive housing is going to the households who need it most, through the creation of a by-name list of those experiencing chronic homelessness and the preferencing of those who are unsheltered, chronically homeless and have a high level of vulnerability as determined by the VI-SPDAT for available units of supportive housing.

Veterans and Their Families – The City of Detroit participates in the Built for Zero campaign to improve our community's response to Veteran homelessness in the hopes of ending Veteran homelessness in Detroit. Veteran housing progress towards housing is tracked through an extensive by name list process. Through this process we have successfully reduced the number of Veterans experiencing homeless by 27% in 2020. We continue to monitor our progress through regular leadership team meetings and by name list meetings. There are currently 182 Veterans experiencing homelessness in Detroit. In our working on Veteran homelessness we deploy the following tools to address Veteran needs:

- Supportive Services for Veteran Families (SSVF): SSVF provides both RRH and prevention assistance for veterans (both single veterans and families with Veteran head of households). RRH provides short- to medium-term rental assistance and services to quickly move people from a homeless situation back into housing. Prevention assistance provides assistance to persons at-risk of homelessness by using funds to pay rental or utility arrearages, or security deposits and limited rental assistance going forward for persons who need to move to a new housing unit. There are currently three SSVF programs operating in Detroit. Due to COVID-19, Veterans that were considered high risk for the virus were placed in hotels using SSVF funding. This initiative helped keep Veterans out of congregate settings during the global pandemic.
- HUD-VASH: HUD-VASH is a permanent supportive housing program funded by both HUD and the Veterans Administration (VA). Veterans receive a voucher for housing that is partnered with case management to ensure a successful transition from homelessness to housed.
- Grant Per Diem Transitional Housing (GPDTH): GPDTH beds provide transitional housing assistance to veterans experiencing homelessness, the majority of whom are single males. The intent of the GPDTH programs is to move these individuals into permanent housing. There are over 200 GPDTH beds in the City of Detroit.

Families with Children - The needs of families with children will be addressed by:

- A portion of the emergency shelter and transitional housing beds in Detroit will be specifically targeted to families with children
- Families with children will be eligible for ESG-funded RRH and prevention programs
- Linking families to Housing Choice Vouchers provided by the DHC or the Michigan State Housing

Development Authority

Unaccompanied Youth - In the 2018-2019 year, the Youth Taskforce was established by City Council President Pro-Tem Mary Sheffield. The taskforce will continue to operate to coordinate a more seamless approach to addressing the needs of youth as a subset of the larger CAM system. In addition, the following resources will be available:

- There will be at least two emergency shelters that are specifically for youth.
- There will be three transitional housing programs specifically targeted to youth; three are able to serve pregnant/parenting teens.
- There will be an organization that specifically provides outreach, counseling, and supportive services to homeless youth who identify as Lesbian, Gay, Bisexual, Transgender, or Questioning (LGBTQ).
- There will be two organizations that provide Rapid Re-Housing specifically to youth.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Providing Financial Assistance - One key strategy for the 2020-2021 year will be to provide short-term leasing assistance and utility and/or rental arrears payments. Detroit will do this by using Emergency Solutions Grant (ESG) funds via RRH or Prevention.

Preventing discharges into homelessness: Within the Detroit CoC, there are State mandated policies that prevent a person from being discharged from one of these institutions of care into homelessness:

- Foster care
- Mental health care
- Correctional facilities

Additionally, providers within the CoC actively coordinate with these systems to help ensure that persons who have resided in each of them for longer than 90 days are not discharged into homelessness. For households that need affordable housing resources in order to avoid entry into homelessness, resources are provided by homelessness prevention providers, through State Emergency Relief provided by MI Department of Health and Human Services (MDHHS), as well as the safety net social service agencies that provide housing as support services to different subpopulations.

Providing supportive services: Through the ESG-funded programs, persons who are at-risk of

homelessness will be able to access an array of supportive services to help stabilize a person experiencing a housing crisis, including mediation of landlord/tenant disputes, other legal assistance, and case management.

Expanding affordable housing opportunities: Detroit works to increase the availability of rental subsidies for low-income individuals and families and expand the use of Housing Choice Vouchers for those at risk of homelessness. When these opportunities are unavailable case managers often attempt to negotiate with landlords to make rents affordable.

Increased coordination with the local workforce investment board: The City of Detroit is working to help connect programs such as homelessness prevention to provide “warm handoffs” for individuals seeking employment. The homeless system is increasing the level of collaboration through a formal partnership with Detroit at Work that includes a referral process connecting households experiencing homelessness with Detroit at Work at the time of entry into emergency shelter. This immediate referral allows families to quickly connect with employment services as it is often a critical component to ending a household’s homelessness.

Discussion

For 2020-2021 year, CDBG funds totaling approximately \$2.4M will support the following homeless activities:

- Street Outreach
- Emergency Shelter Services (Shelter and Essential Services) including the COVID Isolation Shelter
- Rapid Re-housing (Financial Assistance/Short Term Case Management, Housing Navigation, Housing Search and Placement & Housing Relocation Stabilization Services)
- Homeless Prevention Services (Housing Navigation /Relocation Services & Foreclosure Prevention)
- Warming Centers

CDBG homeless funds are also used to meet the 2020-2021 ESG match. ESG regulations require a 100 percent match for every dollar received from HUD. During 2020-2021, CDBG funds will match approximately 85 percent of the 2020 ESG award. The remaining 15 percent match will be met by community organizations receiving ESG funding. Community organizations traditionally meet the match through in-kind contributions and other award commitments. The match is documented in their contracts.

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AP-70 HOPWA Goals – 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	220
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	30
Total	250

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AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Detroit is committed to increasing affordable housing opportunities for low and moderate income households. The City makes efforts to remove policy and market barriers to the development and preservation of affordable housing and to implement policies and programs to proactively encourage affordable housing. As identified in the development of the Multi-Family Affordable Housing Strategy in 2018, the key barriers to affordable housing in Detroit include tax policies, access to capital for affordable housing, and

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinance, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

To ameliorate barriers to affordable housing, the City of Detroit is taking the following actions:

Tax Abatement Streamlining—Due to high tax rates within the City of Detroit, tax abatements including the Payment in Lieu of Taxes (PILOT) are necessary tools to make affordable and mixed income housing feasible. The process for securing tax abatements has been difficult for developers to navigate, so the City of Detroit is developing a tax abatement portal to bring efficiency and transparency to the process.

Access to Capital—The City has partnered with philanthropic investors and the Local Initiative Support Corporation to develop a private affordable housing loan and equity investment tool to compliment and augment public investment in affordable housing. This tool will launch in fall 2020 with more than \$40 million in available fund capacity.

Technical Assistance for Preservation—The City entered into a contract with a team of vendors that constitute a Preservation Partnership Team. This team’s scope includes the identification of priority affordable housing preservation targets and the provision of technical assistance to affordable housing owners to assist in the navigation of public funding, private preservation tools, and incentives.

Inclusionary Housing Ordinance—The City continues to administer an inclusionary housing ordinance that requires affordable housing agreements to be executed in conjunction with certain public land sales, tax abatements, or public financing. The ordinance also creates the Affordable Housing Development and Preservation Fund to transfer 20% of public commercial land sale proceeds to affordable housing activities.

Access to Land in Prime Locations for Affordable Housing—The City utilizes several mechanisms to prioritize affordable housing in prime locations. The City is working with philanthropic and nonprofit partners to make significant public and private investments into comprehensive neighborhood and commercial corridor plans, an initiative called the Strategic Neighborhood Fund. As part of the site

selection for catalytic development projects, the City is identifying sites that are conducive to affordable housing and prioritizing development proposals that include affordable units. The City also releases RFPs for publicly owned land and has prioritized parcels that would be competitive in the State of Michigan's Low-Income Housing Tax Credit application process.

The Office of Immigrant Affairs and Economic Inclusion (OIAEI) is committed to ensuring that every Detroit resident has access to safe and affordable housing and a pathway to settlement in the city. As part of HRD, the OIAEI is responsible for facilitating and ensuring that housing investments and appropriate financial and administrative infrastructural support is awarded to all residents in the City of Detroit, including refugees and immigrants. OIAEI produces and implements project and policy strategies for the inclusion and accessibility to the city of migrant and refugee residents. One significant part of this strategy is ensuring that refugees, who often lack access to capital to ensure long-term housing, are provided access and a comprehensive training leading towards pathways to homeownership. This strategy fulfills the HRD housing policy and goals in contributing to the long-term population growth and physical development of Detroit, while simultaneously including communities that have often been left out of the municipal processes due to the structural disadvantages in terms of language barriers and knowledge access.

Discussion

The City of Detroit consistently engages with affordable housing developers to identify needs and opportunities to improve the process of bringing affordable housing to market. The City of Detroit Housing and Revitalization Department has a Public Private Partnerships division that assists developers navigate city processes from site selection through construction completion including the navigation of permitting, public financing, incentives, site plan review.

The City of Detroit also hosts an annual Affordable Housing Conference (most recently in January 2020) to engage and communicate with the affordable housing stakeholders including developers, lenders, public agencies, and community organizations. This conference serves as a forum for the Housing and Revitalization Department and other city departments to communication process and policy changes and to receive feedback from key affordable housing stakeholders.

AP-85 Other Actions – 91.220(k)

Introduction

A variety of collaborations, programs and initiatives that encourage job growth and provide services to those in need take place within the City of Detroit. Detroit has been hit hard by the foreclosure crisis, the 2008 economic downturn, population loss, bankruptcy, the Coronavirus pandemic and other challenges experienced by older industrial cities. As such, demand for services, programs, and activities supported by federal funds have increased significantly thus the need for coordination, leveraging funds, collaborating on projects, and strategically targeting funds is imperative.

Actions planned to address obstacles to meeting underserved needs

The City of Detroit is focused on leveraging our funding with other government funding streams and private resources. For example, the City of Detroit will work with our federal, state, and local partners to develop new housing options for poverty level families through such programs as the Affordable Housing Leverage Fund or the Low-Income Housing Tax Credits (LIHTC). In addition, the City will continue to pursue opportunities presented on the federal level and will work with the Michigan State Housing Development Authority to fund LIHTC projects in target areas.

The City of Detroit will continue to focus efforts on addressing the needs of households who are experiencing housing insecurity, whether they be homeowners or renters, through a variety of innovative programs.

The community based foreclosure prevention program works to identify and engage households at risk of foreclosure in order to assist them prior to the point where they may lose their property. The City Department of Neighborhoods supports this effort in addition to assistance from community groups and philanthropy.

In situations where renters are losing their home due to non-payment of taxes, the Right of Refusal program, which was launched in 2018 in pilot form, may be helpful. Using funds raised by the partnership, the City acquires tax foreclosed homes through the City's right of first refusal from Wayne County. These homes are occupied by renters whose landlords failed to pay their property taxes, victims of property scams, those with solvable probate issues and owners who would have qualified for property tax reductions.

Then, the City will pass these homes to a non-profit partner (United Community Housing Coalition) at no additional cost, and UCHC will work with the individual renters and homeowners, allowing them to acquire the property with monthly payments set at an affordable rate. For former owner occupants experiencing poverty, UCHC will set the purchase price of the property at \$1,000; other purchase prices will be set based on costs of the home, the range in 2017 was between \$2,500 and \$5,500. Funds collected will be

held by UCHC for use in future purchases.

Lastly, the City is working to establish clear guidelines in all circumstance to address potential displacement in properties where affordability requirements are expiring, or when formerly naturally occurring affordable housing (NOAH) properties are sold and renovated, resulting in rental increases. The City has already supported efforts to help tenants facing displacement, but intends to expand these efforts in the coming year.

We believe the divers activities described above will help the City sustain healthy neighborhoods for all Detroit residents.

Actions planned to foster and maintain affordable housing

The City of Detroit has developed targeted actions to foster and maintain affordable housing, with actions segmented into those that address multifamily rental housing and those that address single family housing, both rental and owner occupied. Goals and targeted actions include:

Multi-Family Housing: The City of Detroit developed and released a five-year multifamily affordable housing strategy in 2018, which outlined two primary goals: to preserve 10,000 unites of existing affordable housing and develop 2,000 new units of affordable housing (including 300 units of supportive housing), both by 2023. Actions to achieve these goals are grouped into the following sub-strategies:

- Preservation Action Plan – The City established the Detroit Preservation Partnership to implement a Preservation Action Plan that was developed with nearly 40 community stakeholders in 2017. The Partnership is developing a complete database on all known affordable housing in Detroit, developing a prioritization strategy to prevent loss of affordability where developments are threatened by obsolescence or rising real estate market trends, and working with owners and governmental agencies to develop preservation plans.
- Strengthen the Detroit Housing Commission – The Detroit Housing Commission (DHC) plays a central role in the City’s affordable housing system, overseeing more than 3,500 units of public housing and more than 6,000 housing choice vouchers.
- Leverage publicly owned land for affordable housing development – Non-recreational publicly owned land totals 13,700 acres, much of which is vacant or underutilized, and some of which includes vacant multifamily buildings that can be rehabilitated. The City has already taken several meaningful steps to leverage its land ownership to promote the development of affordable housing. The City will continue to require affordability as part of RFPs for residential development on public land and will require expanded affordability on sites that are competitive for Low Income Housing Tax Credit allocations.
- Affordable Housing Leverage Fund - The City is partnering with a Community Development

Financial Institution (Local Initiative Support Corporation) to develop new affordable housing finance tools that are designed to facilitate increased affordable housing preservation and development activity. The Affordable Housing Leverage Fund is comprised of debt, preferred equity, and predevelopment grant tools to address specific financing challenges in the Detroit. The fund is schedule to launch in September 2020 with an initial capitalization of \$48 million derived from private and philanthropic sources.

Single Family Housing: The City of Detroit is currently developing a comprehensive strategy to address the quality and affordability of the single family housing stock in the city. A strategy consultant is currently being procured, with an anticipated strategy release in spring 2021. The strategy is expected to include actions grouped into the following sub-strategies:

- Improve single family home repair programs – The City of Detroit administers and/or supports a range of resources for low- and moderate-income homeowners to address urgent housing quality issues and complete high-impact repairs. The City is actively working to increase the efficiency, accessibility, and cost effectiveness of these activities to increase the number of homeowners served.
- Build/Support capacity to make new affordable for-sale housing available through rehab and infill construction – The limited availability of move-in ready affordable housing has been a significant barrier to neighborhood stability and access to homeownership.
- Preserve housing stability for existing residents – The City will invest in programs and resources that assist residents remain in affordable housing situations by addressing these destabilizing forces.
- Create new tools to support small landlords – As the City has shifted to a majority renter- city with an abundance of older, single family homes rented to low income families, new tools are needed to enable owners to access capital and other supports aimed at improving the quality of housing and eliminating health and safety threats.

Actions planned to reduce lead-based paint hazards

The 2015 American Community Survey (ACS), reports that approximately 93% of Detroit's housing units were built before 1978, with 32% being built before 1940. Given the age of the City of Detroit's housing stock, there's a growing concern of lead-based paint hazards in residential units. The City of Detroit, through its Housing & Revitalization Department (HRD), is committed to seeking funding in reducing lead hazards and providing prevention information and educational awareness with the various learning disabilities and other significant health issues among children living in affected homes.

Through HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH), funds are competitively awarded to help units of local government in making homes lead safe. These funds are used in

conjunction with our Conventional Home Repair program activity to identify and remediate lead-based paint hazard in privately owned rental or owner occupied housing. In addition, the grant will also identify and address, where feasible, other health and safety issues through the use of a Healthy Homes Rating System. This system "rates hazards for their potential to harm residents and enables those risks to be removed or minimized."

In 2019, HRD was awarded its 5th Lead Hazard Reduction Demonstration Grant from OLHCHH covering a 42-month period that began April 1, 2019 and ends September 30, 2022 with the closeout period until December 31, 2022. The target accomplishment is to reduce lead hazards in approximately 200 housing units in which children under the age of 6 resides. In 2018, HRD was also awarded \$1.2M/annually for up to 5 years from the Michigan Department of Health and Human Services (MDHHS) to complete lead-based paint hazard remediation on an additional 30 units. In October 2019, HRD was also award \$9.7MM from HUD's OLHCHH to target lead hazard control activities in southwest Detroit. This program is expected to serve up to 455 units over 5 years (January 1, 2020 through December 31, 2024).

On January 1, 2010, The City of Detroit enacted legislation that included new requirements for rental property owners. Rental properties in the City of Detroit must have a Lead Clearance, certifying that properties are lead-safe before they can be rented out. This provision holds landlords responsible for lead hazard in their properties. That ordinance was updated in October 2017 to increase enforcement around the lead within the city that have higher rates of Elevated Blood Lead Levels (EBLLS).

The City of Detroit's Health Department (DHD) developed a coalition of city departments, state departments and community partners to coordinate childhood lead prevention in the City. The coalition, also known as Lead Safe Detroit, provides the following services: Provides capillary testing to children younger than 6 years of age and provides coordinated, comprehensive nursing case management services in the child's home; Maintains a data and surveillance system to track trends and better coordinate services throughout the city; Distributes lead prevention education material and provides presentations to parents, health care professionals, and rental property owners; Provides referrals to other agencies for lead hazard remediation; Ensures schools, daycares and homes have water testing; Strengthens Environmental Controls on Demolitions. In addition, Lead Safe Detroit meets on a monthly basis with multiple partners across the city and the Southeast Michigan region to work on a variety of lead prevention issues including, but not limited to, enforcement, service delivery, lead education, and lead-safe housing.

In March 2018, HRD partnered with multiple agencies including the Detroit Land Bank Authority, Detroit Building Authority, Detroit Health Department and Building & Safety Engineering Environmental Department to form the first ever Detroit Lead Poisoning Prevention Task Force and create a formal

strategy to address lead poisoning in the City of Detroit.

Actions planned to reduce the number of poverty-level families

Housing, education, transportation, and job opportunities are all important aspects of Detroit's anti-poverty strategy.

Housing: See Affordable Housing section **AP 55 for detail on HRD's** efforts to reduce the number of poverty level families by making decent, safe, and affordable housing available for those in need. For households experiencing homelessness, 582 referrals were made in 2019 to either Rapid Re-Housing (344) or Permanent Supportive Housing (238) according to the Homeless Action Network of Detroit's 2019 Annual State of Homelessness report. These programs provide subsidized rental assistance along with case management in order to assist households with increasing their self-sufficiency, including increasing income.

Education: Educational attainment is one key to bringing individuals out of poverty. According to the Winter 2015, Michigan Economic and Workforce Indicators and Insights, "The effects of increased levels of education attainment are evident when looking at the labor force participation and unemployment rates for the population 25 and over. There is a clear negative relationship between educational attainment and the jobless rate. It is also apparent that additional education enhances workforce participation." The Detroit Public Schools Community District approved a Community Education Commission, which will grade public schools and provide information to parents to help improve the district's overall performance. While there is still much work to do, an article published in the Detroit Free Press on May 13th noted that teacher vacancies in the district have reduced by more than half, and salaries have increased by more than \$5000 annually. Additionally, the Detroit Promise will fund a guaranteed two years of community college for Detroit students who graduate from any school in the city. CDBG funding for educational programs continues to be a City priority. For 2020-2021, CDBG Neighborhood Opportunity Fund will support approximately \$1.2 million in funding educational programs.

Transportation:

Transportation is the key to all Detroiters being able to access employment opportunities. Over the last four years, DDOT have invested in new buses and routes, and improved operations. Transportation priorities include: Increasing economic opportunity and reducing poverty by delivering a high-quality transit service and providing more ways for people to access every neighborhood in Detroit; Improving public safety by reducing traffic injuries and fatalities and making everyone feel safe walking, biking, and taking transit to their destination; Building a more vibrant and beautiful City of Detroit by bringing our neighborhood Main Streets back to life with more activity, public art and green infrastructure; Improving the communications and outreach; Strengthening city functionality by bringing our infrastructure and

operations into a state of good repair and having the right systems in place to deliver on our promises. The DDOT will make reasonable accommodations for individuals with disabilities to fully use the transit services.

Employment: A significant cause of poverty is the lack of employment opportunities. Detroit at Work is a program that was launched in February 2017. This program is a collaboration with the Detroit Employment Solutions Corporation (DESC), a non-profit agency dedicated to training and opportunities to match Detroiters to jobs. Detroit at Work is a single point of entry to jobs and training opportunities within the City of Detroit. Some highlights of recent workforce initiatives include: A number of programs designed specifically to address particular populations such as veterans and those recently released from prison; A Detroit Registered Apprentice Program (D-RAP) assisting Detroiters eager to acquire the technical skills needed to build a career; A Driver Responsibility Forgiveness fee that helps Detroiters get drivers licenses they lost back more quickly by participating in workforce training.

The Detroit Workforce Development Board is undergoing a significant rebidding process with the goal of improving access to training and employment placement, and improve linkages to other systems of care for those seeking employment help.

In addition, the homeless system is increasing the level of collaboration through a pilot project that connects households experiencing homelessness with a referral to Detroit at Work at the time of enter into emergency shelter. This immediate referral allows families to quickly connect with workforce service as employment is often a critical component to ending a household's homelessness.

Support from local businesses, the City of Detroit has provided CDBG funds for youth employment within the five designated Neighborhood Revitalization Strategy Areas. The program provides job training, skill building, and employment opportunities for at risk and low-income youth helping them gain valuable workplace experience.

Actions planned to develop institutional structure

The City of Detroit has developed its institutional structure by establishing partnerships with City departments and agencies, public housing, private institutions, non-profit organizations and continuum of care providers. When implementing the plan and to help carry-out the objectives in the Consolidated Plan and Annual Action Plan, the City will continue to coordinate and collaborate with its partners. Included in the partnership structure are the expertise of contractors, service providers and others with the specialized knowledge needed to carry out programs and projects. The Consolidated Plan programs are usually accomplished through (carry out) the Housing and Revitalization Department, contracts with subrecipients, Community Based Development Organizations (CBDO), HOME program developers,

Community Housing Development Organizations (CHDOs) and other City departments. Our entity partners, entity type and roles are described below:

City Departments and Agencies:

Planning & Development Department (P&DD) is responsible for Historic designation advisory, historic review clearances, planning studies, site plan review, city master plan, zoning district boundaries approvals, and development plans; Detroit Building Authority is responsible for demolition of residential and commercial building and elimination of blight within the 7 districts in Detroit; Detroit Land Bank Authority is responsible for demolition of residential and commercial building and elimination of blight within the 7 districts in Detroit; Department of Neighborhoods is responsible for helping residents form block clubs and community associations; drive community engagement on neighborhood planning projects and other initiatives; resolve citizens' complaints; and educate residents on a broad range of City programs and policies; Detroit Health Department is responsible for providing programs/services, such as, Lead Prevention Program, Lead Safe Detroit, Lead Abatement Grant, Lead Education, Healthy Homes Detroit Program, The Housing Opportunities for Persons with AIDS (HOPWA) grant programs; and Tenant Based Rental Assistance (TBRA), Community Residential/Transitional, and Housing Supportive Services; Building Safety Engineering and Environmental Department (BSEED) is responsible for lead hazard inspection for a rental property; rental housing compliance; Detroit Department of Transportation (DDOT) is responsible for public transportation operator of city bus service in Detroit; and Wayne Metropolitan Community Action Agency (WMCAA) is responsible for homeless programs and services: WMCAA provides essential services, and community resources to low- and moderate-income individuals and families throughout all of Wayne County. The services include the following: Housing placement, moving, utility assistance, health care, weatherization, transportation and food

Public Housing Authority (PHA): Detroit Housing Commission (DHC) is responsible for public housing. The DHC manages the following program: Section 8 - Low-income public housing.

Redevelopment Authority: Detroit Economic Growth Corp is responsible for economic development.

Private Industry: Local Initiatives Support Corporation (LICS) is responsible for the Zero Percent Home Repair Loan (homeowners program). In addition, to investing in affordable housing, growing businesses, safer streets, high-quality education and programs that connect people with financial opportunity.

Continuum of Care: Homeless Action Network of Detroit (HAND) is responsible for homelessness, non-homeless special needs, public housing, rental and public services.

Non-profit organizations: Fair Housing Center of Metropolitan Detroit is responsible for housing discrimination public services; Detroit Area of Aging Agency (DAAA) is responsible for senior public services and homelessness; Detroit Housing Coalition is responsible for foreclosure prevention public

services and homelessness.

Actions planned to enhance coordination between public and private housing and social service agencies

HRD will actively continue its support to the Detroit Housing Commission in the efforts that resulted in the DHC coming back from “troubled” status to Standard Performer through to High Performer status with HUD along with maintaining its Assisted Housing Department’s High Performer status with the Housing Choice Voucher Program. This designation will give DHC the ability to access more financial support for public housing through competitive applications such as Choice Neighborhood and Moving to Work (MTW).

The City of Detroit will also continue to support the DHC in its forward progress of their EnVision Center. HUD Secretary Dr. Ben Carson has promoted the establishment of EnVision Centers to leverage public and private resources for the benefit of individuals and families living in HUD-assisted housing. EnVision Centers will offer HUD-assisted families access to support services that can help them achieve self-sufficiency.

Discussion:

Pursuant to its authority under the Fair Housing Act, HUD has long directed program participants to undertake an assessment of fair housing issues. As the Department works to foster effective fair housing planning, goal setting, strategies, and actions, it recognizes that the people who are most familiar with fair housing issues in cities, counties, and states are the people who live there and deal with these issues on a daily basis.

A recent fair housing study conducted by Wayne State University revealed a need for more accessible housing in Detroit. This claim is supported by the fact that failure to accommodate a person with a disability is one of the leading causes for fair housing complaints in Detroit over the past 5-years. The focus group participants stated disability is a frequent basis for fair housing violation because it is often obvious. In cases where a person’s disability is noticeable, a potential landlord is often unwilling to accommodate them. Disability is a huge barrier to housing. Funding non-profit groups such as United Community Housing Coalition (\$196,594) and Neighborhood Legal Services (\$122,121) will assist in resolving fair housing barriers for individuals who are disabled including our seniors and veterans. We also funded Fair Housing Center of Metropolitan Detroit to continue their efforts on pushing fair housing awareness for city residents.

The City of Detroit will continue to combat issues with impediments to Fair Housing from the assessment by efforts from the Civil Rights, Inclusion and Opportunity Department’s (CRIO) complaint procedures (see attachment CRIO Fair Housing Complaint Investigation Procedures). CRIO will assist in meeting the City

of Detroit statutory obligation to affirmatively further the purposes and policies of the Fair Housing Act. Also, the CDBG will fund several other non-profit groups for the aforementioned purposes (see attachment City of Detroit Resources for Furthering Fair Housing).

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

HRD will continue do its best to strategically invest funding from the four federally funded programs. CDBG funds will be used to benefit low-and-moderate income persons through various social and economic opportunities, and housing homeownership assistance programs. HOME funds will be used to provide affordable housing including new construction of multi-family rental units. HOPWA program funds will be used to serve homeless and non-homeless persons residents infected and/or affected by HIV/AIDS through Tenant based Rental Assistance (TBRA) and Community Residential Programs while providing information and supportive services. Finally, ESG funds will be used for emergency shelters, warming centers, homeless prevention, rapid re-housing and street outreach.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. 0
3. The amount of surplus funds from urban renewal settlements 0

4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.80%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City investments of HOME funds will only take the forms listed in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City does not currently undertake homebuyer activities using the HOME Investment Loan Program, however there exist several HOME-assisted properties in the City’s portfolio in which expiration of LIHTC will enable current tenants of single-family rental units to purchase their homes.

In such cases the City will use the Resale requirements as described below.

The City of Detroit will use the Resale Requirements as defined in 24 CFR 92.254 (5) (i) for HOME Assisted units that are out of compliance with the HOME Investment Partnerships Program. This specifically applies to HOME Assisted units that were initially funded to be used as rental units, but will be converted to home ownership units, as defined in 24 CFR 92.255.

During the HOME Loan Compliance Period, if the title of the property is transferred voluntarily or involuntarily to a homebuyer that does not meet the requirement of Low-income Families, the City of

Detroit will capture the net proceeds of the sale.

The HOME Loan Compliance Period (also known as the Affordability Period) commences on the project completion date, as stated in the U.S. Department of Housing and Urban Development's Integrated Disbursement and Information System (IDIS).

Low-Income Families are as defined in the Definitions section of 24 CFR 92.2 as "families whose annual incomes do not exceed 80 percent of the median income for the area, as determined by HUD".

Net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

An example is as follows:

Sales price of Home:	\$70,000
Debt in Senior Position to the City of Detroit HOME Loan:	\$20,000
Closing Costs:	\$10,000
Amount recaptured by the City of Detroit:	\$40,000

For the current owner to avoid the Resale Requirements, as defined in 24 CFR 92.254 (5) (i), a different Low-Income Family household may purchase the HOME-Assisted unit and assume the prorata share of the remaining HOME Loan Balance, as stated in the City of Detroit's Loan and Development

Agreement and Payment Note, in addition to any existing Affordable Housing Restrictions.

An example is as follows:

Borrower A, at origination:	New Homeowner A:	Borrower A, after transfer of one unit:
Number of HOME Assisted Units: 10.	Transferred from Borrower A to New Homeowner A: 1	Number of HOME Assisted Units: 9.
Original HOME Award: \$1,000,000.	HOME Loan Assumption: \$100,000 (less any principal payments since the HOME Loan was originated).	HOME Loan Amount: \$900,000 (less any principal payments since the HOME Loan was originated).
Use of HOME Proceeds: New construction of 10 rental housing units.		Use of HOME Proceeds: 9 rental housing units.
Original Affordability Period: 20 years.	Homeowner A assumes Affordability Requirements on the unit.	Borrower A maintains Affordability Period on remaining 9 units.

The City of Detroit will not use any new proceeds from the HOME Investment Partnerships Program for homebuyer assistance.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Although the City does not currently acquire homes for homebuyers with HOME funds, the City of Detroit may use any of the following methods to ensure affordability for 5 years for income eligible applicants when using CDBG or NSP funds for homebuyer assistance:

Prorate the amount recaptured based on the time the homeowner has owned and occupied the units measured against the required affordability period. A portion of CDBG homebuyer assistance provided may be required to be repaid if the property is sold or ownership is transferred prior to the end of the 5-year lien, based on the percentage of the affordability period that has expired.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

The City of Detroit may use HOME funds to refinance existing debt secure by multifamily housing if the following conditions are met:

1. The refinance enables the property to recapitalize through a rehabilitation that totals not less than \$10,000 per unit;
4. The owner is able to demonstrate that disinvestment in the property has not occurred, and that the project is financially feasible for the length of the affordability period;
5. The owner must enter into an affordability agreement, recorded as a covenant running with the land, that either preserves affordability, or creates new affordable units for a period of 15 years;
6. The property must be located in the City of Detroit;

HOME funds may not be used to refinance single family or multifamily loans made or insured by any Federal program, including CDBG;

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

Written standard for providing ESG were formalized and approved by the CoC board in 2016. The written standards need to be updated due to system changes. These updates are anticipated to be completed by the CoC Performance Evaluation Committee and approved by the CoC board by the end of the 2019.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Detroit Continuum of Care had created a coordinated assessment system that assesses all clients seeking services with a standardized assessment tool (the VI-SPDAT), and ensures coordinated entry into shelter programs and prioritization of clients for housing and services on the basis of their assessment score. The Coordinated Assessment Model, or CAM, as it is known locally, moved from a

call center to an in-person access point model in late 2017/early 2018. The CAM lead implementer for Detroit is Southwest Solutions. During the course of 2018 and 2019, the community completed a local evaluation of the CAM lead and process to understand how well the program is serving the community and opportunities for improvement. Due to COVID-19 CAM temporarily moved to a call center model but will switch back to in-person access points once the public health threat has ceased.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City continues to use its CDBG funds as a match for the annual ESG allocation. The City of Detroit uses an RFP process each year to select the best qualified organizations to implement ESG activities. Starting in 2019-2020, the City of Detroit combined the RFP and contracting process for ESG and CDBG which streamlined the process for both city staff and subrecipients. Organizations are required to provide proof of any required match at the time of grant award. Matching sources may include cash contributions expended for allowable costs, and non-cash contributions including, but not limited to, the value of any real property, equipment, goods, or services provided that the costs would have been allowable.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Detroit adheres to homeless participation requirements at 24 CFR 576.405(a). The City of Detroit has required that all sub grantee organizations appoint one homeless or formerly homeless individual to its board of directors in order to be considered for ESG funding. Our purpose is to ensure the voices of those who have experienced homelessness are integrated into the service work of these agencies. Proof of this appointment is required to be included as an attachment with RFP submissions.

5. Describe performance standards for evaluating ESG.

ESG performance is evaluated from both a programmatic and financial perspective. Organizations are assessed for risk prior to grant award, and financial and programmatic monitoring is integrated into the work of the contract managers. We ensure the performance of organizations both through the utilization of HMIS data and the qualitative information obtained through file review. The City of Detroit has finalized ESG Policies and Procedures (attached) which further detail performance expectations to increase accountability. During the 2019-2020 RFP for the Homelessness Solutions programs, the City defined performance measures, established baselines, and benchmarks for organizations to meet during the coming year. This work has continued in the 2020-2021 RFP.

Housing Opportunities for Persons with Aids (HOPWA)

I. Identify the method of selecting project sponsors and describe the one year goals for HOPWA funded projects:

A. Selection of Project Sponsors

The City of Detroit Health Department is the grantee for the HOPWA Program, with Southeastern Michigan Health Association (SEMHA), providing all Human Resource and fiduciary responsibility. The Health Department and SEMHA follows the City's procurement policy from the Office of Contracts and Procurement Department. The summary of the procurement process of selecting program sponsors for the HOPWA program are as follows:

"Request for Proposal" (RFP) application is issued for potential program sponsors based on the contract cycle. The RFP is open and available to the community, including grassroots, faith-based and all other community organizations for proposal bids. All RFP's are advertised on community websites, local and minority newspapers such as the Detroit News/Free Press and discussed at coalition and committee meetings. The evaluation and scoring for the proposals are based on an independent review panel made up of representatives of the community.

Project sponsors are reviewed and evaluated quarterly and will be given extension contracts if they have successfully performed during the program year.

B. Goals for HOPWA funded projects

HOPWA's goals are based on community need and prior year activities.

GOAL: "To connect HIV positive Detroit and Wayne County residence with Tenant Based Rental Assistance (TBRA), Community Residential/Transitional Housing, and Coordinated Supportive Services."

1. Tenant Based Rental Assistance (TBRA)

HOPWA's one-year goal under TBRA is to assist 220 eligible individuals and their beneficiaries with Housing assistance which include, subsidized rental payments and Case Management services and linkages to supportive services.

2. Community Residential/Transitional Housing

For 2019-2020, a decision was made to phase out the Community Residential/Transitional Housing program to focus more attention on the Tenant Based program, and to begin working on the potential for Short Term Rental, Mortgage and Utility payments (STRMU). For fiscal year 2020-2021 HOPWA is no longer funding this program.

3. Supportive Services

Supportive Services, characterized as a key ingredient in helping person with HIV/AIDS achieve housing stability, are an interconnected component of the HOPWA program. HOPWA rental assistance are not intended to provide “stand alone” rental subsidies, but come with the requirements that an appropriate level of supportive services designed to meet the programs objectives of maintaining housing stability, avoiding homelessness, and assuring access to care and support are with included.

Clients enrolled in HOPWA have individualized Case Plans that include an assessment of their housing needs as well as the supportive services needed for them to become and remain stable in housing. This plan is updated regularly during quarterly visits with the client assigned Housing Coordinator.

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